THE SATURDAY EVENING POST

An Illustrated Weekly
Founded Aº Dº 1728 *by* Benj. Franklin

FEB. 22, 1913 — 5cts. THE COPY

MORE THAN TWO MILLION A WEEK

"What do I care
for snow or sleet,
My tummy is full of
CREAM o' WHEAT."

Painted by Jamet Leslie Wallace for Cream of Wheat Co.

Copyright 1913 by Cream of Wheat Company.

and you'll say Goodbye
to them all—forever

Copyright 1913, The Royal Tailors

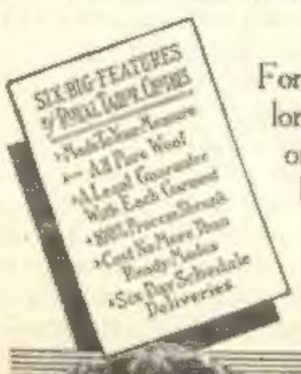
When you become a Royal Tailored Man

Goodbye to saggy coat-collars and baggy *coat-fronts;*

Goodbye to sleeves and seams that won't make friends with your body;

Goodbye to the woes of clothes that misbehave and mis-befit;

Goodbye to all of your former clothes troubles—*when you become a Royal Tailored Man!*



For Royal Tailoring means to order your suit built exactly as your figure and fancy dictates it.

—built to your measure and means
—to your person and personality
—built in every detail, even to the trimmings, just as you order it at your home dealer's store.

No matter in what part of North America you live—or even if you are a constant traveler—

—you can enjoy a New York made-to-measure Clothes Service.

For our fashionable Fifth Avenue Tailor-Shop System reaches out from New York and Chicago to good dressers everywhere in the nation.

At the finest men's wear store in nearly every good town—

—at the dry goods store in the cross-roads settlement or village

—at the best clothier's or haberdasher's in the biggest city

—at the general store in the most remote frontier trading-center

—there's a Royal Tape Line waiting for you—and 500 of the choicest, richest Spring woolen innovations—new, even to Broadway—inviting your selection.

"How can they do it for the money!

"How, at $20, $25, $30 and $35—and, in fact, even as low as $16 can Royal dealers sell made-to-order clothes

—all pure wool
—all highest grade custom work

and backed by a guarantee of perfect fit or money back."

"How can they do it?"

The answer is simply tremendous output and national distribution—a thousand tailor shops joined in one—with concentrated organization and operating expense.

Insist on the genuine!—We will prosecute any use of the Royal name and trade-mark on clothes not made by us. But to be sure you get real Royal Tailoring, look for the Royal tiger head on all woolens shown.

(Special to Foremost Clothiers:—If your store—the best in your town—is without a Royal Corner, it is an exception to a fast growing rule. Write us for Special Proposition to First Rate Clothiers.)

Royal Tailored-To-Your-Order Clothes

The Royal Tailors

Joseph Nelson

Chicago — Over 8,000 Royal Dealers — *President* — 148 Branch Royal Stores — New York

"The Clothes That Real Men Wear"

The Style Book

Copyright, Hart Schaffner & Marx

New styles for Spring, 1913; for men and young men

YOU'LL see illustrated in The Style Book the latest fashions for men; things business men want to know; new ideas for the young fellows who must have the smartest style. We have a special "young men's clothes" department.

The Style Book sets forth the merits of ready-made clothes as we make them. If you wear clothes made-to-measure, this book will point the way to a big money-saving. At any price under $60, better buy ready-made; you'll get more value for your money. As for the ordinary made-to-measure clothes, they're not to be compared with ours, on any ground. You'll save time, as well as money, and get better style and fit.

If you already wear ready-made clothes, the same argument applies.

Young women who can wear the overcoats and Norfolks made for young men, will find some interesting pages in the book. Send six cents for a copy; ready March 1st.

Hart Schaffner & Marx

Good Clothes Makers

Chicago New York

Published Weekly

The Curtis Publishing Company
Independence Square
Philadelphia

London: 5, Henrietta Street
Covent Garden, W.C.

THE SATURDAY EVENING POST

Founded A° D° 1728 by Benj. Franklin

Copyright, 1913,
by The Curtis Publishing Company in
the United States and Great Britain

Entered at the Philadelphia Post-Office
as Second-Class Matter

Entered as Second-Class Matter at the
Post-Office Department
Ottawa, Canada

Volume 185 PHILADELPHIA, FEBRUARY 22, 1913 Number 34

WHAT ONE JUDGE DID

By WILL PAYNE

OHIO enjoyed a Democratic landslide in November. Wilson carried the state by a plurality of over a hundred and forty thousand. The Democratic candidate for governor walked in by more than a hundred and sixty thousand. A nearly solid Democratic delegation was returned to Congress and the Democrats captured the legislature by a majority of seventy-two on joint ballot.

Decidedly it was a poor year in Ohio for Republicans and it was a still poorer year for Progressives. Taft beat Roosevelt in the state by nearly fifty thousand; the Republican candidate for governor beat the Progressive by more than that number.

Yet one candidate, who had been a lifelong Republican and who was in November a Progressive, so far as any party affiliation went, won by a good margin in a field of thirteen candidates, leading the highest Democrat by over three thousand and the highest Republican by seventy thousand. And this almost solitary survivor of the landslide was running for the Supreme Court, which usually rouses about as much enthusiasm among voters as a game of basketball does among devotees of sports.

R. M. Wanamaker is the survivor's name. For seven years, as judge of the Court of Common Pleas at Akron, he had been demonstrating day in and day out that, without any elaborate legislation for legal and judicial reform—with the laws, precedents and procedures just as they are now—an American trial court can be made tolerably efficient if the presiding judge is determined upon it. The people of Ohio knew what Judge Wanamaker had done in the Court of Common Pleas. That is why they made an exception of him at the November election and sent him to the Supreme bench with more votes than any other judicial candidate received, though he figured as a Progressive and other Progressive candidates were beaten.

Up From the Ranks

THERE are probably more courts in the United States than in all Europe put together. Chicago alone has more judges than England. And probably our courts are the most inefficient institutions of any sort to be found in any country that can claim to be really civilized. In many states their gross inefficiency has made the delay, expense and uncertainty of litigation so great that people will suffer almost any bearable wrong rather than take ruinous recourse to the law.

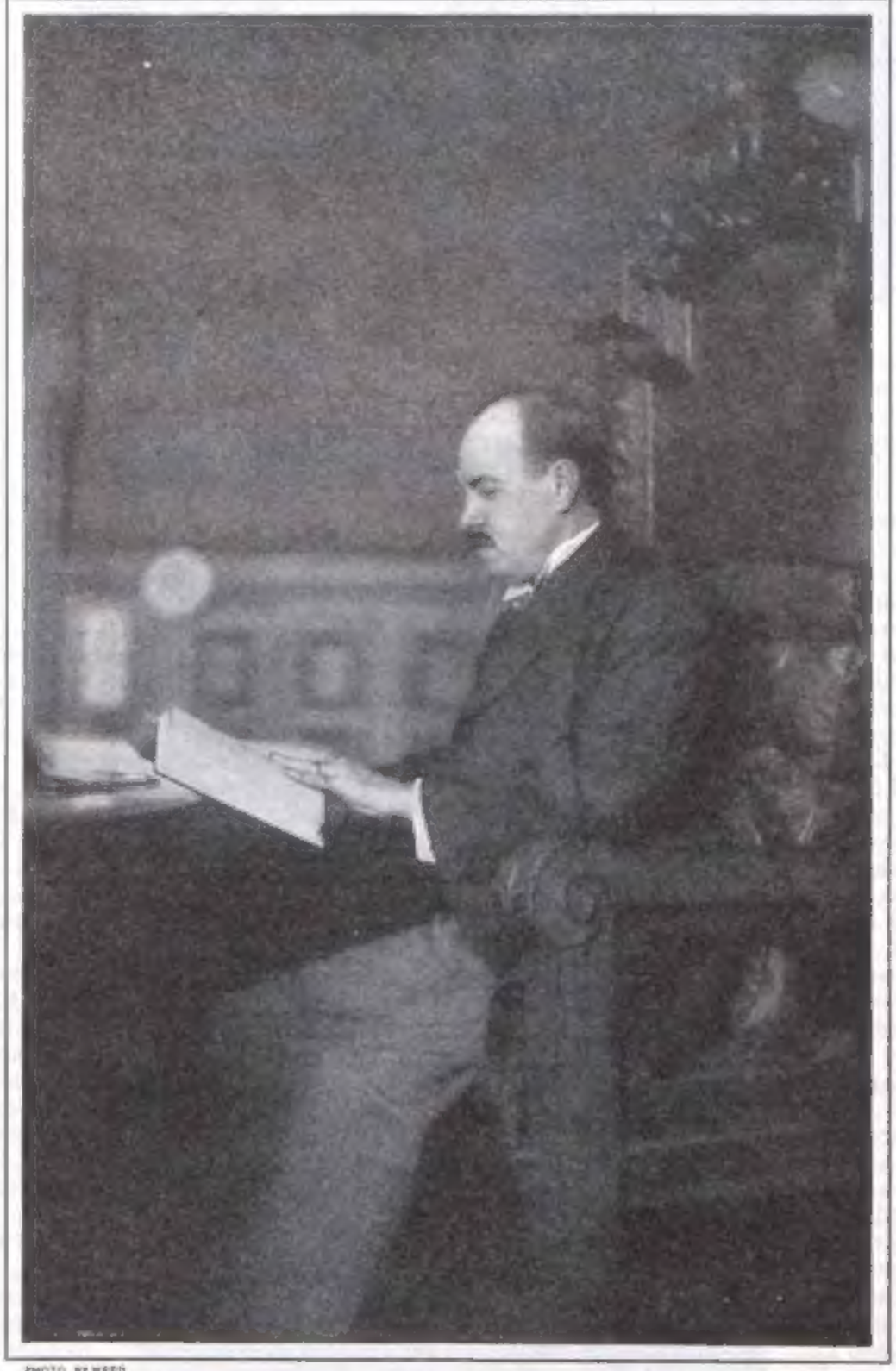


PHOTO. BY WEED

The People of Ohio Knew What Judge Wanamaker Had Done in the Court of Common Pleas

Every open-minded person, professional and lay, realizes this scandalous inefficiency of the courts. Few subjects have been more debated during the last half dozen years. Numberless remedial proposals have been brought forward, most of them involving a more or less elaborate program of legislative action. Judge Wanamaker's case is very interesting and instructive because it shows what a simple trial judge can do on his own initiative; also because it shows—in the November election returns—how well the people understand the importance of judicial reform.

"This is not a Government by law, but a Government by men," said a very able lawyer and legislator not long ago. The same thing in the same sense might be said of any government; so we will leave law for the present and start with the man.

Judge Wanamaker began life in a manner that would have been depressingly conventional if it had happened a generation earlier—that is, he was born on a farm—near Youngstown, Ohio—and lived in a real log cabin. But there is a great difference between living in a log cabin seventy-five years ago and forty years ago. In the former period everybody did it, as all biographies of eminent citizens show. In the latter period a log cabin connoted hard luck. The Wanamaker family, in actual and not merely relative fact, was poor. Juvenile R. M. found getting an education a decidedly difficult matter. Fortunately, perhaps, at that early period he was rather undersized and not very strong physically, though no one would guess it to look at him now; so his manual labor was not worth much. He did manage to attend the district school—the traditional little red schoolhouse, presumably with its traditional overworked and underpaid one teacher for all grades—until he was fourteen, meanwhile displaying one bent of his character by practicing oratory and debate. It was an entirely humane practice, which cannot be said of most people's formative exercises in oratory. Scuttling to the woods in odd half hours and mounting a stump, he addressed the trees as "Ladies and gentlemen!" or "Fellow citizens!"—according to the nature of the argument he was about to lay before them.

At fourteen, being ambitious of higher education, he worked through the summer in hay and harvest fields, saving up what he fondly hoped would suffice, with such other sums as he might pick up from time to time, to carry him through a year of high school at Niles; but the other sums did not materialize, and after only four months of high school his money quite gave out. So he returned to the district school, but presently found quite steady employment working in a flax mill and baling hay at half a dollar a day, by which means he became rich enough to attend normal school for two terms; and that gave him a certificate as a teacher. Then for eight years he taught school part of the time, thereby earning enough to attend school the rest of the time.

A Self-Starter

NATURALLY, with his bent for oratory, he studied law, finishing the course in 1893. Cleveland was then about the most flourishing city in the state, with much money and law business; so he decided to locate in Cleveland—but he had to change cars at Akron and missed the connection there. Happening to run across an acquaintance and observing that Akron was also a flourishing city, with considerable money and law business, he decided to locate there—thus, at least, saving carfare to Cleveland.

Now 1893 was a troublous year for Republicans in Ohio also. McKinley was running for governor; but there had nearly been a Democratic landslide the year before, and a good many of the party's old-established spellbinders were discouraged. In the face of Cleveland's big vote they did not feel like pointing with pride to anything. Young Wanamaker learned there was a dearth of oratorical ability, promptly offered his services, and within a fortnight after landing in Akron was out on the stump for McKinley. He made a good impression with his country audiences and in the next year's campaign there was further demand for his services.

In these two campaigns he covered the county very thoroughly, making many acquaintances. It occurred to him there would be no harm in doing some spellbinding for himself; so, after having been fourteen months in Akron, he decided to stand for the prosecuting attorneyship. He laid this decision before certain gentlemen who were running Republican politics in Summit County at that time.

They received it with disfavor—even with derision. "Why, you're a very young man," they said; "you're just getting established here. You have only a small law practice."

"True," the young man replied. "That's exactly why I want the prosecuting attorneyship. Ten years from now, when I'm well established and have plenty of clients, it will be of no use to me. Not only can I afford to take the office now but I can afford to work hard to make a mark in it."

The politicians still waived him aside—but Wanamaker is not a waivable sort of person. He has been waived aside a good many times, but has always refused to stay

waived. So, notwithstanding the political gentlemen, he set right out to get the prosecuting attorneyship, making his own personal canvass from one end of the county to the other. He soon discovered—what many other people in many other localities have discovered since—that the party organization, in spite of all its pretensions, did not extend very far. Time and again he called on voters who had never been approached in a political campaign before in their lives.

The result of this personal canvass was that young Wanamaker turned up in the convention with enough votes to capture the nomination, and was elected easily.

Of course experienced politicians were surprised. Here was a young man who, having an object in view, went straight at that object with a simple-minded directness that confused all conventional calculations. No doubt that is the keynote of Judge Wanamaker's character. Being convinced that a certain object is desirable, he just takes off his coat and goes at it without pausing to inquire whether that is the conventional thing to do or not.

This characteristic was soon illustrated in another way. Usually grand-jury proceedings are entirely *ex parte*. The prosecuting attorney calls in witnesses who will testify to the probable commission of a crime, and on their one-sided testimony the grand jury votes an indictment. The other side is not heard until the case comes up for trial in open court. Very often, also, the prosecuting attorney is chiefly interested in securing as many indictments and convictions as possible—as though it were a sort of game and every conviction counted one on his score. But Prosecuting Attorney Wanamaker knew very well that an indictment is no game to the indicted person—especially if, as often happens with the lesser crimes, he is a poor person, with no money to spare for attorneys' fees and court costs. Moreover, every trial involved an expense to the county. Why put the county to that expense if the affair could be cleared up without it?

So, as prosecuting attorney, Judge Wanamaker soon began having both sides of the case before the grand jury. If a person were accused of a crime and seemed likely to be indicted, the prosecuting attorney would send for that person and invite him to go before the grand jury and give his side if he wished to do so; or, if the person had witnesses by whom he expected to prove his innocence, the prosecuting attorney would subpœna them before the grand jury and get their testimony. This was not the conventional way, but it was an efficient way. If an accused man were innocent he could save himself the ignominy and expense of an indictment, and men were not brought to trial unless there was a strong case against them.

Judge Wanamaker's Little Remedies

THERE was a riot in Akron at this time. A negro was charged with a crime against a white girl and arrested. The usual public excitement ensued, and there were the usual persons—with the general intellectual and moral equipment of Sioux Indians—who thought it important to vindicate the superiority of the white race by murdering the accused negro. A mob formed, broke into a hardware store, seized arms, burned a building and set off some dynamite. It was balked in its immediate purpose and Prosecuting Attorney Wanamaker went after it. He secured the conviction of thirty-five of its members, some of whom served five-year sentences. There has been no mob in Akron since. The courage and success with which he prosecuted the mob cases was a stepping-stone to the bench.

Incidentally a typical bit of political experience happened during his first term in the prosecuting attorney's office. An eminent Democrat was accused of bribery in connection with a public franchise. The prosecuting attorney, Wanamaker, who prided himself considerably on his Republicanism, was rather shocked when eminent politicians of his own party endeavored to induce him to postpone the prosecution of this eminent Democrat. The fact that there is really no politics in professional politics was further impressed upon him toward the end of his term, when he found the Republican machine and the Democratic machine working together to defeat him.

He littered the district with handbills entitled: The War on Wanamaker! Then he repeated his personal canvass and was reëlected. About this time he began making up his mind that, of all the things which needed reforming, none needed it worse than the courts. He saw the Court of Common Pleas at Akron sometimes taking two or three weeks to try a case and generally about two years behind its docket. Knowing that justice delayed is often justice denied, here seemed to be a promising field for reform.

He might have written essays about it for the law journals or made a speech to the bar association, but it occurred to him that the simplest method would be to get on the bench; so in 1905 he ran for judge of the Court of Common Pleas. Needless to say, the persons who were conducting Republican politics thereabout at that time did not approve his candidacy. Senator Dick lived in Akron and was popularly supposed to own the region politically. The Dick machine had its own candidate for judge of Common Pleas; but when the nominating convention came round Wanamaker had two delegates to the Dick candidate's one—a fact now commonly referred to as the beginning of the Dick machine's downfall. At the polls Wanamaker won by a good majority; so the prosecuting attorney became a judge.

By a polite legal fiction judges are commonly spoken of as conducting courts and trying cases; but, as a matter of fact, American judges usually do precious little conducting or trying. They sit back while the lawyers run proceedings.

Take a typical trial court scene: The big clock over the bench points to one minute of the hour. Lawyers stand and sit at the long table below the bench, arranging papers or talking politics. The jury box is full of veniremen. The bailiff is on hand. The clerk sits at his desk. Scattered over the benches on the public's side of the bar are parties in interest, prospective witnesses and mere spectators—the latter meagerly representing the great public.

It is a businesslike scene, from which one would gather an impression that something important was about to happen. The judge strides from his chamber and sits on the bench. The bailiff raps impressively and sings out: "Hear ye! Hear ye! The Court of Common Pleas of Blank County, Blank, is now open for the transaction of business!" Inexperienced and pop-eyed spectators shiver a bit, and business proceeds about as follows:

THE COURT: Cause number eleven thousand eleven hundred and eleven of the civil docket, entitled Johnson versus Smith. Is the plaintiff ready for trial?

PLAINTIFF'S COUNSEL: No, Your Honor. We were not expecting this cause to come up for trial today and one of our important witnesses is absent from the county.

THE COURT, rather crossly: Why, this case has been on the assignment list for ten days! That should have been sufficient notice to you to be ready for trial. It costs the taxpayers of this county about a hundred dollars a day to maintain this court. Counsel ought to be ready for trial when their cases come up. Where is this important witness?

PLAINTIFF'S COUNSEL: He has gone to Oregon, Your Honor, and is not expected back before about ninety days. His testimony is very important. I don't see how we can go to trial without him; so I am obliged to ask for a continuance for ninety days.

THE COURT, crossly: Counsel ought to see to it that their witnesses are on hand when the cases come up. But, if this man's testimony is important and he is not here, I will grant a continuance. Call the next case—number eleven thousand eleven hundred and twelve, White versus Black. Is the plaintiff ready for trial?

PLAINTIFF'S COUNSEL: Yes, Your Honor.

THE COURT, with a surprised look: Is defendant ready?

DEFENDANT'S COUNSEL: If Your Honor please, our witnesses are not all present. We ask for an adjournment until one o'clock.

THE COURT, crossly: There has already been one continuance of this case. Why are not your witnesses on hand?

DEFENDANT'S COUNSEL: There must have been a misunderstanding, Your Honor, as to the time the case would come up. I find our principal witness drove out to his farm this morning to look after a sick cow. I've sent word to him and he'll surely be back by noon.

THE COURT: What is this case?

DEFENDANT'S COUNSEL: It is a suit for labor in the sum of fifty-two dollars and sixty cents. We claim the work was so badly done that it was of no value.

THE COURT, with a pained expression: Fifty dollars! Can't you compromise it?

DEFENDANT'S COUNSEL: No, Your Honor.

PLAINTIFF'S COUNSEL: We offered to accept forty dollars in settlement; but the most defendant would give was twenty dollars, which my client absolutely refuses to accept.

THE COURT, resignedly: So there's really only twenty dollars between you! Well, adjourn the case to one o'clock and try to have your witness on hand then. The next case is number eleven thousand eleven hundred and thirteen, entitled Thompson versus Williams. Is the plaintiff ready?

It develops that neither plaintiff nor his counsel is present at all.

THE COURT: This is a shame! Mr. Bailiff, telephone plaintiff's counsel immediately that the case is called for trial. The next case is number eleven thousand eleven hundred and fourteen, entitled Peterson versus Railroad Company. Is the plaintiff ready?

PLAINTIFF'S COUNSEL: Yes, Your Honor.

THE COURT: Is the defendant ready?

JUNIOR COUNSEL FOR DEFENSE: If the Court please, we object to going forward with this cause at this time for the reason that Colonel Bunn, senior counsel for the defendant, is engaged in arguing a case before the Supreme Court today and cannot possibly be present. We are not willing to proceed in Colonel Bunn's absence; so I ask for a continuance until Tuesday.

THE COURT, as a matter of course: If Colonel Bunn is unavoidably absent the case will be continued until Tuesday.

They Sit Back While the Lawyers Run Proceedings

The Legal Significance of a Red Nose

AND so business proceeds—at the convenience of counsel, not at the convenience of the court or of the people who foot the bills. If you remain on the spectators' bench long enough some case of considerable importance will actually come on for trial—say, a suit for damages for personal injuries against a trolley company or a railroad. Then you will witness a long battle between counsel over the jury. If the plaintiff who is suing for the loss of a leg is an Irishman, or a Methodist, or a member of a labor union, or the father of six children, defendant's counsel will endeavor to keep all Irishmen, Methodists, members of labor unions or fathers of six children off the jury. On the other hand, if the chief defense is that the injured man was intoxicated at the time of the accident, plaintiff's counsel will by no means permit any man with a red nose to serve on the jury.

This contest over the jury, in which each side fights to the last ditch for every imaginable advantage, may consume hours, while the court sits back practically about as much detached from the whole proceeding as though he were a mere spectator. It is a lawyers' sparring match, in which the contestants take all the time they please; and the judge's only function is to see that they do not violate the rules of the game.

We talk a great deal about the law's delays—and it is a subject well worth talking about—but, in fact, a good part of the waste of time in court is not the law's delays, but the judges' delays. Without the change of a syllable in the statute books, judges could expedite business one hundred or two hundred per cent if they would.

That is what Judge Wanamaker began doing—disregarding precedents that were not of binding legal force and going straight at the meat of the matter. Take the typical and constantly recurring instance of a motion for a continuance on the ground that an important witness is absent. He would handle it about as follows:

THE COURT: Have you any other witness or witnesses who will testify on the same points that this absent witness would cover if present?

PLAINTIFF'S COUNSEL: Yes.

THE COURT: Then write down at once what this absent witness would testify to if present and submit it to counsel for defense.

COUNSEL FOR DEFENSE, after reading what has been written: We deny the truth of this testimony, but admit that the witness if present would probably testify as this statement shows.

THE COURT: Very well. That is equivalent to a deposition, and will save the time and expense of taking one. You may proceed with the trial.

In a great many similar ways a judge who is intent upon expediting business and has the energy as well as the courage of his convictions can cut out the delays that consume a court's time. As another example, Judge Wanamaker early adopted the lawful but unconventional practice of examining veniremen and impaneling the jury himself. Explaining to them briefly the nature of the case, he would question them as to any preconceived opinions or relationships with any parties to the suit or to counsel on either side. In five minutes in ordinary cases he would have a jury ready to be sworn.

Of course counsel on both sides had the right to examine and challenge veniremen irrespective of what the judge did, but generally in nine cases out of ten, when the judge was satisfied that he had an impartial jury, counsel were satisfied also, and business proceeded. During seven years on the bench no civil case before Judge Wanamaker ever occupied more than three days, and only three criminal cases exceeded three days.

These short cuts in trial procedure helped some, but the really important and outstanding work that Judge Wanamaker did on the bench was to prevent trials altogether by inducing the parties to compromise their differences and settle out of court.

During the seven years he occupied the bench of the Court of Common Pleas more than one-half of all the cases brought before him, where plaintiff and defendant appeared in court with their counsel and witnesses ready for trial, were settled under his management without a trial. Including cases in which he induced a settlement at an earlier stage, the proportion of compromised cases was decidedly more than half. Indeed, his chambers at Akron have long been known among brother jurists of a more conventional turn of mind as the Old Settlers' Association.

Nearly all civil cases simmer down to a dispute about money. It is certain that the expenses of a trial will take money from both sides. If the case goes to trial one side is bound to lose. Very often both sides lose, for expenses eat up all the victorious side recovers. Why, then, should not the parties compromise and both sides get something? Almost always there is some merit on both sides. Judge Wanamaker's experience shows that a fairminded magistrate of tact, courage and good common sense can bring about a compromise in three cases out of five.

A has put a furnace in B's flat building. The furnace did not work well. B said it was no good. A said B did not run it properly. Both got mad. A sued B for five hundred dollars, the price of the furnace. B answered that the furnace was worthless and put in a counterclaim for five hundred dollars' damages for injury to his property and loss of rents because of insufficient heat. Each side, in short, demanded five hundred dollars from the other and each refused to pay the other a cent—a difference between them of one thousand dollars.

Both sides come into court with counsel and witnesses. The judge invites them into his chambers and begins questioning them good-naturedly. It presently appears that the furnace was probably defective or was improperly installed; but with certain repairs and adjustments it will no doubt give very satisfactory results. The upshot of half an hour's good-natured, sensible talk and figuring is that B agrees to pay A three hundred and fifty dollars, which A agrees to accept—and the whole squabble is settled.

That was the sort of work that went on day after day in the Old Settlers' Association; but some professional critics urged that that was not properly a judge's work at all. The judge's proper rôle was to sit upon the bench, learnedly expounding text and precedent. If judges were going in for that sort of thing what would become of the majesty of the law? Judge Wanamaker's practical reply was that he was far more interested in substantial justice than in the majesty of anything. In defense of his system he could cite innumerable instances of the awful waste of litigation.

For example, here is an ordinary suit in which a town is condemning some private property for sewer purposes.

(Concluded on Page 38)

PLAYING TO FAME

By Pierre V. R. Key

BACKING across the sidewalk to the curbline, Efrem Rosenstein returned his devouring gaze to the eight-sheet poster that wrinkled against the wall. In the boy's eyes was the rapt expression of a music-hungry soul. He peered above the heads of a home-hurrying throng moving two ways on the Broadway side of Times Square, then changed his position once more. From his last point of observation Efrem got a perfect view of the cause of his visual persistence. It bore the following:

CARNEGIE HALL
Saturday Night, Nov. 16, 8:30 P. M.
IAN
MAZDEK
THE GREAT POLISH PIANIST
Seats, 75 Cents to $2, at Box Office
Management Kedzie Musical Agency

Perching himself on the hydrant, young Rosenstein read without further interruption. Once he tucked his half-numbed fingers into the shallow pockets of his sack coat, realizing they were cold. However, it was only a momentary digression from the matter of greater importance.

That Saturday evening Efrem was to buy his new ulster; all had been arranged in the family talk at home the day before. But seventy-five cents' additional outlay was quite another question—even for Efrem's musical education; and he knew it. Therefore was the problem a mighty one for a seventeen-year-old boy working ten hours daily for twenty-five dollars a month and practicing on the piano in the evenings. If he could find time to see Mazdek's manager maybe he might in some way work for the coveted seventy-five-cent seat.

At eight o'clock Efrem was at the Carnegie Hall box office. At eight-fifteen—by a turn of Fate's wheel—his tired face caught the glance of a lumbering man bundled snugly in a fur-collared coat. The man's own son being comfortable at home, he paused under the impulse of a real human heart-throb to ask Efrem some questions.

All of which resulted in the transfer, from the ticket rack of the box office to a certain young man's inside pocket, of a flexible bit of pasteboard calling for a front Carnegie Hall balcony seat forty-eight hours later.

This incident happened some time since. Efrem Rosenstein is twenty-six now, and he has quit the clothing-store job he obtained nine years ago. He is now in Iowa, where he is head of the pianoforte department in a coeducational college, at a salary of eighteen hundred dollars a year.

During the musical season Efrem plays perhaps a dozen times in the towns throughout the North and Middle West,

PHOTO. BY MISHKIN STUDIO, N. Y.

Kathleen Parlow

and gives occasional lecture recitals before the less pretentious women's musical clubs. This work—at an average of twenty-five dollars an engagement—swells his income to a total that not only gives Efrem a comfortable living in the live Western town, but permits him to put by a few hundred each twelvemonth.

By the time he is forty Efrem Rosenstein will be very well off, a respected citizen in his community, and happy in the practice of his profession. His ambition to be a great concert pianist can never be realized, but he will have his public appearances—such as they are—and in his own small sphere he will live a full life. Possibly toward the end of another decade Rosenstein may be heard of in some of the large cities. If so he will be unutterably happy.

There are thousands of young American men and women who are earning their livelihoods in this country in the same general way that Efrem is gaining his. Many are not doing so well financially, yet astonishing numbers are passing him; for the piano-teaching industry of the United States and Canada has so increased in recent years that in the last season fifteen million dollars changed hands between instructors and their charges.

New York alone gives employment to ten thousand teachers of piano and organ, and in the first twenty-five cities of the North American continent many more are busy for forty weeks every year; but, regardless of its location, scarcely a town of five thousand or more inhabitants is to be discovered that does not boast its pianistic expert, serious in the endeavor to teach our youthful musical folks what to do after conquering their five-finger exercises.

Millicent Brady, whose emotional interpretations of Chopin's masterpieces are the talk of the neighbors, confides to her dearest chum that she has decided to emulate the example of one of our distinguished women pianists. Millicent has taken lessons for six years at her home in Brighton, and her father has at last been won over by pleadings for a winter of hard study with a more "classy" teacher in St. Louis.

The modest goal for which thoughtless Miss Brady is headed is concert pianist, which, to her, means having her name mentioned quite casually with the most celebrated pianist's. Though Millicent is twenty and possessed of marked talent, her chance for attaining the thing she believes she really wants is about one in a hundred.

It may take a few thousands of her father's money to puncture the bubble incasing the idea, and—if Millicent gets her spunk up—several years of almost serious work. One fine—or gloomy—morning, however, the reckoning must come.

Thereafter we shall find Millicent settling gracefully into domestic usefulness, proud in the upbringing of her children, and a leader in the promotion of musical undertakings in whatever spot she chances to make her abode.

Naturally this is not unvaryingly recorded of the average American girl aspiring for a peek at pianistic glories, yet it not infrequently happens. Usually the feminine contingent, discovering the truth about concert-pianist possibilities after a deal of sleepless nights, turns toward the teaching retreat—if there are livings to make. The road of the solo pianist who aspires to be of some consequence is an almost impassable one, save for the exceptionally gifted.

American men, whose endowments as instrumentalists are admittedly high, experience corresponding difficulties when they start along the same course. They may, as do a few of their sisters, reach modest public successes; but the people who pay for the fine music have shown a preference for pianists who rank as or near the best.

Studying the piano with a view to attain culture, and to promote keener appreciation for music when it is heard, is one thing; trying to utilize it as a means for a living through solo work is quite another.

Engagements that can be boasted of—with symphony orchestras, recitals independently given, women's musical clubs, and wealthy people in the homes—are only for European pianists with sterling reputations, and an occasional American marvel, who straightway becomes a curiosity the moment such recognition is attained.

There is an abundance of small-paying, inconsequential engagements, though barely enough to go round among the many seeking respectable livings solely through them. Attractive Harry Gookins may be the idol of the influential music sets in Highbusco, yet, somehow or other, when they have money to spend for a real pianist Harry finds himself overlooked in favor of an outsider whose difficult-to-pronounce name has been often printed on bills in letters three feet high.

However, it must not be gathered that because any young musician has an American name and wears short hair his probabilities of waking up some morning in Paderewski's class are thereby precluded. By no means. What will keep him out of Paddy's pianistic set, or that of the less distinguished but, nevertheless, fine concert artists, is his lack of ability alone. Moreover ability has to be a sort of plus affair: with a generous quantity of talent, personality that differentiates one artist from an army of other fairly good players, and about the same degree of courage, health and other requirements, any professional musician who aspires to soloist distinction needs to reach the top.

Only last fall a foreign pianist who decided he wanted to tour America played his first recital in the effete East. The occasion attracted a throng of prominent people to a well-known New York concert auditorium—most of them attended at no cost to their pocketbooks—and the visitor gained a favorable recognition.

However, even with his fine ability and the label of Europe plastered all over him, those providing the backing paid twelve thousand dollars for exploitation before he so much as dared set foot on American soil. If this had not been done Mr. Garnegewitch probably would have struggled over here for a few weeks, never been heard of in as large a way as he deserved, and thus endangered his reputation in musical circles on the other side.

The Effect of Bells on the Fingers

ONE has to be very careful after success has gripped the musical coattails, because the profession is filled with a jealously inclined lot who fancy they can lift themselves to better things by trying to yank some one else down. Now and then a musician who should be above such petty ways indulges in these practices. Managers understand all about the twaddle that is bandied about; yet, with all their knowledge, they sometimes unjustly credit a reported failure as due to incompetence rather than poor business generalship.

The pianist who has been called Mr. Garnegewitch—because that does not happen to be his name—has been heard in many parts of this land since late November; and he will go home with a record of many splendid engagements. It is doubtful, though, whether he obtains in fees two-thirds of what has been paid out for him in advertising and other forms of "boosting"—boosting sometimes necessary even to those who have as assets box-office-pulling names.

Mr. Garnegewitch can return to the United States in two years—for, sensational achievements not having ensued, it seems wise not to force the issue too soon—and then his emoluments may make the trip worth while. In a general way, however, he has not accomplished remarkable feats—and he is a straightforward and very fine artist.

To the uninitiated, who think that the many concerts and recitals in American music centers yield the musicians performing a profit, it may come as news to learn that most of these undertakings cost these performers actual money. Just as in the singing game, the pianist, violinist, cellist, or what-not, must first get a reputation before substantial appearances are to be had. And in that way his position is analogous to that of the aspiring pugilist, who ultimately discovers how hard it is to inveigle the champion into a match before he has defeated boxers of some fame.

PHOTO. BY E. SCHOTER, NICE

Germaine Schnitzer

For a very few who stand high in artistic and popular rank, the United States supplies a splendid toll; but the number of others who can feel comparatively sure of three thousand to five thousand dollars from a season of piano concertizing is amazingly small. There are engagements in some Lyceum concerts, though, where the moderately efficient solo pianist has a chance; and traveling concert companies offer opportunities, though not great ones financially.

Singers who devote less time and work than pianists to preparing themselves for first platform endeavors hold an advantage in the struggle for publicly won rewards. And yet, strange though it may seem, the conditions appear reversed when it comes to the teaching field, where the pianists are numerically supreme.

Also any young native violinist, with the soloist bee buzzing away in his headgear, usually encounters similar discouragements at the moment of hoped-for recognition. With slightly smaller opportunities in the way of possible concert revenue, he gradually loses heart under the deluge of obstacles that can be overcome only by either genius or the signally gifted.

What chance, for example, has even the American solo violinist of admittedly superior efficiency when pitted against such a gallery of stars as Kreisler, Ysaye, Elman and Zimbalist, who are cornering the American market this year of its choicest solo-violin plums? One woman, our representative violinist, is the exception; and a few others, with capital behind them, have pushed on with modest gains—but only a few.

Ambitious instrumentalists, however, should not succumb to a faint heart in the face of existing circumstances. On the contrary there is hope for the violin player who does not object to trimming his musical sails to catch the wind that will fill them.

The wise young man who has talent and determination to make violin playing his profession should smother his desire to become a solo player the moment he is satisfied he cannot join the ranks of the elect. There is perhaps a place for him in one of the permanent symphony orchestras located in cities in all parts of the United States, or as a member of an orchestra playing in a theater, in public parks or elsewhere, and in teaching.

Unfortunately feminine violinists are not commonly admitted to desks in such orchestras as the Boston, the Theodore Thomas of Chicago, New York's Philharmonic, and similar organizations of established caliber. They figure only as harpists, and beyond this post seem fated to be estopped.

Little Frogs That Show Their Wisdom

RECENT additions of American instrumentalists to the list of players in the country's representative symphonic bodies hold fine promise for the future. The standard of ability is very high; yet, when our native-born musical young people have had the advantages that are yearly becoming greater they will capture in symphony orchestras some of the places of European musicians, just as our opera singers are making their power felt in those opera companies from which they were once barred.

Twenty years ago the professional American musician in any known sphere had a hard row to hoe; but today his way is being made easier because of the progress of culture in this country. And if our genuinely talented pianists and violinists who constitute the solo-aspiring coterie will plan to achieve what can be achieved, their emoluments will not be worth refusing.

The proof of most puddings consisting of the flavor thereof, it is necessary only to set down existing facts to prove our contention.

As has been said, the solo possibilities for the pianist are so limited, to all except those in the highest artistic flight, that Americans who have studied under competent instructors long enough to be able to play difficult compositions can speedily settle their futures.

Though they cannot have determined for them the possibilities open to them as quickly as can vocalists desiring professional singing careers, after they have studied for a few months a master will know their ultimate limits.

Then is the time to play for half a dozen authorities in piano playing, and to ascertain to a nicety how far they may reasonably hope to go. As it is less difficult to forecast the ultimate achievements of a pianist than accurately to size up a raw singer, a visit to pianistic experts will shortly bring forth a decision. And if that decision warns against striving for a concert career, and the young musician feels that music is his only life-work, the one field remaining is teaching—and a fertile one at that.

Some scores of New York, Chicago, Boston, Philadelphia, St. Louis, San Francisco and Los Angeles instructors on the piano tread a path of continual content. So, too, do scores residing in other cities of this country with two hundred thousand population or more.

Quite a number find ten thousand dollars a year a comparatively sure income to depend on, and those who derive a fourth of that amount are legion the land over.

When an unknown young woman of nineteen, living in the Bronx, Greater New York, finds it possible to secure thirty pupils, to whom she gives forty lessons a week at fifty cents each, there is hope for those teachers who go about their tasks in a bigger way.

In small cities of from thirty to fifty thousand there are usually half a dozen instructors who have their time well filled at prices averaging a dollar to a dollar and a half a lesson. These people frequently are forced to be content with incomes netting a thousand dollars a year; but how much more could they obtain if they were to follow commercial pursuits?

PHOTO. BY UNDERWOOD AND UNDERWOOD, N. Y.

Louis Persinger

Therefore, why is it not a wise course for any young man or young woman, with the teaching ability fairly well developed and eager to labor conscientiously, to prepare for endeavors that hold very encouraging prospects of return? If the candidate for a piano-teaching berth feels that more money can be made in business than he can hope to derive from piano teaching in a smaller community he should be farsighted and drop thoughts of a musical career. But as most Americans of both sexes who decide on a career of music are essentially happiest in this form of work, they only need to have their qualifications confirmed by those in a position to pass such opinions and then strike out for their goals.

Money-making engagements open to violin and piano concert-soloists in the United States and Canada are of several kinds. They require division primarily into community groups. In the first are those cities musically advanced, which either maintain permanent symphony orchestras or bring in such outside organizations for a series of annual concerts. Among them are New York, Boston, Chicago, Philadelphia, St. Louis, Cincinnati, Minneapolis, St. Paul, San Francisco, Buffalo, Detroit, Pittsburgh, Cleveland and Seattle.

Including the out-of-town concerts—or road engagements as they are termed—of which perhaps all our symphony orchestras give a total of fifty in the smaller cities of the East, West, Northwest and South—the yearly symphonic concerts of every sort calling for instrumental soloists scarcely exceed two hundred; for when there are no instrumental soloists the singers have to have their chances. Of this number the bulk of the opportunities goes to pianists and violinists in almost equal proportion, probably not more than fifty artists—if that many—participating in such a capacity.

Owing to the fact that every symphony orchestra gives to not less than one and sometimes to two of their best violinists and cellists a single solo appearance each season, about twenty to twenty-five strictly solo violinists and pianists have a chance for these engagements, which pay from one hundred to one thousand dollars each.

As for the rest of the large-city solo-concert possibilities, possibly three hundred instrumental recitals are evenly divided among one hundred pianists and violinists, of whom hardly a score can qualify as artists.

Musicians and Their Money Scale

NEXT come the thousand or more well-paid opportunities to play the violin or the piano in fashionable private homes. About two hundred and fifty miscellaneous concerts have need for such musicians, and in the neighborhood of seventy-five chamber-music concerts open the way for skilled instrumentalists who usually figure in a trio, quartet or quintet. The last hope of the piano and violin soloists for work in leading music centers in this country rests with the women's musical clubs, which need approximately one hundred in the course of a year.

The fees vary astonishingly—the lowest pay being fifty dollars, which many excellent musicians often

Tina Lerner

accept, for the sake of appearance if nothing else, and the high, one thousand dollars—unless Paderewski or two or three topnotchers happen along, when the prices are raised still higher to meet the demand. It is very seldom, though, that a pianist or a violinist who is not in the first flight receives more than one hundred and fifty dollars.

An extremely wide field for professional instrumentalists exists in communities where the populations range from twenty to seventy-five thousand. Here several hundred women's musical clubs, and a hundred local managers who dabble in concerts as an additional business, engage musicians excelling as individual performers.

Frequently a pianist or violinist is glad to take twenty-five dollars, though there is a growing tendency to overlook the person who is not more or less a star. The people are willing to give the smaller soloist "fry" engagements for three of a series of five annual concerts; but if two, or at least one, of these undertakings do not carry a great name there is more than likely to be a considerable deficit at the season's end for the managers to worry over.

Wherefore it would seem that for the pianist who wishes to be a soloist, and who appreciates his limitations, the best thing to do is to make teaching the bulwark of support, with the soloist game figuring as a filler. And the violinist should either work toward securing a position as a first or second player in a symphony orchestra or in some other organization that will provide a fairly steady income. The violinist naturally can teach if he wishes, for there are thousands of pupils who pay the city instructors a dollar and a half to four dollars a lesson, the fees in small places being from one to two dollars.

Symphony and grand-opera orchestra salaries run all the way from forty to sixty dollars a week for twenty or twenty-five weeks a year to five thousand dollars a season—the latter sum going to the concert-master, who is the leading first violin. With the Musical Union now figuring in art, fixed payments must be made to all members of an orchestra, the Boston Symphony being about the only high-class organization in the country that does not have union men.

Fifty Millions for Music

THEATER and other orchestras in the principal cities have a minimum wage for all players, many of whom are assured of as high as fifty dollars a week for forty or more weeks a season when there are two matinées as well as regular evening performances. As the union scale calls for extra payment when rehearsals are exacted above the stipulated number allowed as necessary, and for overtime, it can be seen that there are several ways for the union player to fatten his bank account other than by actual performances.

With New York paying two million dollars a year for theater, ball and restaurant orchestras, there is apparent some idea of the vastness of this field, where no false pride exists among violinists anxious for work. The orchestral possibilities for a less number of men are available for competent players on the cello; viola; double-bass; woodwind instruments—which comprise the flute, clarinet, oboe and bassoon; for the brass-instrument players—horns, trumpets, trombones and tubas; harpists; and for men expert on the kettledrums, the snare and bass drums.

If, as is a fact, Greater New York pays out in a single year the enormous sum of fifteen million dollars for its opera, for instruction in music, and for all other sweet sounds that are dispensed, a bit of rough mental calculation is alone needed to estimate that the sum total in the entire United States paid to professional and semiprofessional musicians is not far from fifty million dollars. Something of an industry, is it not?

And while the teachers are teaching, the singers are singing, the soloists playing, the orchestras throbbing, and the brass bands tooting—which again gives the brass and woodwind instrumentalists some further work, or enables those who do not find it elsewhere to share in the distribution of legitimately earned money—the

(Continued on Page 56)

PHOTO. BY FRANK C. SANDS, N. Y.

Maud Powell

PHOTO. BY MISHKIN STUDIO, N. Y.

Annie Louise David

PHOTO. BY A. KLO.

Mary Hallock

THE VICTORY!

By EDWIN LEFÈVRE

ILLUSTRATED BY M. LEONE BRACKER

NORTHRUP ASHE blinked his eyes, yawned and pushed the button of the portable call-bell that dangled over his pillow. It was an incongruous note, that dangling handle, in the sumptuous Louis XV room. It suggested a hospital rather than an invalid and aroused no pity for the man, while it seemed to tarnish the gilt of the furniture. They were very particular in the Hotel Rosiner about inartistic incongruities, but Ashe had been ill a fortnight and the management had made an exception in his favor. If the artistic effect of the ensemble suffered, so much the worse for the artistic effect.

It was the only home Ashe had.

His man answered—that is, he stood by the bedside of the sick man, his face impassive. He was there to receive orders and not to acquire information—or prejudices.

"Ryan," said Ashe, "read the tape from the beginning!"

Near the Louis XV dresser stood a stockticker, modern, ungilt, ugly—another amiable concession of the management. It was, as Spencer the proprietor explained, necessary to Ashe's comfort. The interior decorators' arguments against the desecration of art were always weighty. In this instance they weighed three tons less than a hair, for Ashe's temper was one of the market factors, as Wall Street knew to its sorrow; and Spencer depended upon Wall Street for his hotel profits. Dull market, café run at a loss; active market, and the café needed extra cashiers—wherefore Ashe's whims had a direct bearing on Spencer's wife's felicity. Spencer would have let Ashe keep a pet hippopotamus in the magnificent Louis XV bedroom rather than have Mrs. Spencer overwork her vocal cords clamoring for spending money.

The ticker had been whirring away several minutes. Ashe had carefully planned his opening the night before and given his orders to his confidential brokers by word of mouth. They had thought the old man looked a little puffy under the eyes; but the eyes themselves were undimmed and unsoftened, and his tongue was as caustic as ever. And now Ashe wished to see how his orders had been executed.

"Ryan, read the tape from the opening," he repeated.

The man hesitated.

"What the devil's the matter with you?" asked Ashe irritably.

"The doctor said ——" began Ryan.

The famous stock operator's anger mounted to his face with a rush. Its very violence calmed him as by magic—black magic, for it was precisely a rush of blood to the head that Doctor Jackson had told him would probably bring on the long black night. There would be no use for a ticker when that came.

Ashe, trying to breathe regularly, said with great politeness:

"If the doctor pays you money for not doing what I ask, you are earning it, Ryan. Write yourself a nice reference and I'll sign it. You might also telephone him that I'm getting a substitute who will take his pay from me. Meantime," he finished with a frown, "just read the tape—do you hear?"

Ryan again hesitated. He took another look at Ashe's face—and hesitated no longer. He began to read aloud from the tape the quotations of stock from the opening of the market. Of Pennsylvania Central—the old man's specialty—he gave the figures of the sales as well as the prices. He had not gone far when Ashe cried:

"Damned fool!"

Ryan flushed and bit his lips. That made him pause in his tapereading. Ashe said grimly:

"Not you, Ryan—Willett. Get me the office on the telephone; but finish reading the tape first—will you?"

Ryan read on a trifle huskily by reason of his Irish blood. Ashe suddenly sat up:

"What the devil does that mean?" He swayed unsteadily; he sank back very carefully on his pillows. Then:

"When did Doctor Jackson say he'd come?"

"Nine o'clock, sir."

"He's only an hour and a half late. Get me the telephone."

"Mr. Ashe, he said particularly you were not to ——"

"I know it. He's an ass. What does he think I'm going to do? Lie here and let 'em punch me full of holes?"

The thought of this made him forget everything else—the doctor's warnings, among others. He threw back the covers and sat on the edge of the bed.

"I'll show them!"

The look on his face was intensely interesting. It was, one might say, intelligently vindictive. An imaginative physiognomist might have seen in it a mysterious suggestion of streams—a stream of brain bullets from Ashe to his enemies and a stream of dollars from his enemies to Ashe.

"Stop! Why Must You Always Lie to Me?"

He rose. Ryan hastened to his side and opened his mouth to speak; but Ashe said: "Shut up!" and walked slowly to the desk—price thirty-five hundred dollars, according to the Sunday newspapers—where the telephone was and called up his office. Then to Ryan:

"Read the tape!"

Ryan read on from where he had dented the tape. Then he stopped; the office had answered.

"Hello!—Willett!—Quick! Willett?—What's the matter with you fellows?—Is that it? Tell Gray to take twenty-five hundred every eighth down!—Certainly; do you want to hire a brass band and a Coney Island barker?—What?—Well, get it!—Borrow two millions, then, you damned fool!—Yes!—Tell Mr. Dawson I said so!—I know he won't take A and X preferred, my dear Mr. Willett." His voice was lowered in exaggerated mimicry of a timorous schoolgirl: "I am so much obliged to you for your kind information. It's too lovely of you, dear Mr. Willett." The voice suddenly changed to a snarl: "Ass! There's other collateral, isn't there?—How much?—How does that happen, when you —— Oh, I forgot, Willett. Use the bonds then!—Why not?—Take them, I tell you!—Stop talking. Let them sell all they please. You can hold the bag open, can't you?—Certainly, I am a philanthropist!—I'll attend to that. You hurry up!"

He hung the receiver with a bang and rose to his feet. He stood a moment, swaying. His face went livid, then purple; he breathed in short gasps.

"I—I—got—up—too—quickly," he sputtered. Ryan hastened to his side. The great stock operator took Ryan's arm and allowed himself to be led to his bed.

He lay down and stared wide-eyed at the ceiling. His breathing grew normal and still he stared. Of a sudden he made a motion to rise, caught himself in time and said quietly:

"Please read the tape, Ryan."

Ryan read the tape.

"H'm!" muttered Northrup Ashe. He stared at the ceiling a full minute. Presently he said impatiently: "I can't stand this. Pull the big armchair near the ticker."

"Mr. Ashe ——" began Ryan desperately.

"That armchair near that ticker, Ryan!" said Ashe decisively. As the man hesitated, he finished: "Today! Thank you; now help me rise."

Ryan helped him, his face showing both resignation and discomfort. Ashe sat down in the big armchair and ran the tape through his fingers with the deftness of years of practice.

"Look at it come out! I say, Ryan ——" He was speaking gleefully. Suddenly his voice changed and he said sharply: "The office! Quick!"

Ryan, cowed, called up the old man's office. Ashe took the receiver. "Willett! Hurry!—Willett?—What's the matter?—What?—Bosh! There must be something else! They say what?—Dangerously ill?—You damned fool, why did you deny it?—No!—Listen! Continue to deny it vehemently. Tear out your hair; look worried to death and swear I'm as fit as a fiddle. Meanwhile cancel all buying orders!—Never mind about panic prices. Don't buy till I tell you!—Of course let 'em sell it down!—I tell you again for the last time—don't buy till I tell you!—Don't use what you call your judgment. I prefer my own stupid ways. Obey orders! Goodby!"

He turned to the tape and read it, frowning. Unable to contain himself, he rose and stood by the ticker, watching the quotations as they were printed, unwilling to lose a fraction of a second in acquiring the information they conveyed to him.

Five miles away a frenzied mob was capitalizing his illness. He did not dramatize the scene—maddened ghouls tearing a golden corpse to pieces, each bent upon paying for his individual desires with coins made of the flesh and blood of Northrup Ashe—but he did think of the multitudinous mind of the stocktraders arguing in this wise: Ashe is loaded up to the guards with Pennsylvania Central. Ashe is dying. Therefore Pennsylvania Central must be sold—before Ashe's executors begin to do likewise!

It brought a grim smile to his purplish lips, as he thought of the bravery of the gold jackals in the stock exchange—who would become panic-stricken if his little finger twitched. He visioned it all as a huge heap of dollars and sitting on it a lion mounting guard. The lion looked moribund and the jackals, scenting his death because they were always hungry, had rushed to the coin mound. Here and there a paw reached out. The rest were prudently waiting for him to die—waiting with wheelbarrows, expecting the golden dollars he had taken from them by reason of his lionhood to become theirs again. They were so certain of it that their impatience would soon make them unwise. The very wheelbarrows they had brought, the better to carry the booty to their kennels, already were as a fence, and when the lion sprang, after a long, deceptive immobility, not a jackal would escape. Victims of their own greed, they would miserably perish, and their carcasses would be transmuted into gold, so that the lion's mound would grow greater.

"Damned fools!" he said aloud. They did not rouse his indignation or his pity. He felt for them neither contempt nor gratitude—merely what a lion feels for the animal he devours. It was a natural function to eat those who would eat him and he did not philosophize about it. He was intently looking at the ticker tape, seeing the wheelbarrows fencing in the jackals.

There was a knock at the door. Ryan opened it.

"Doctor Jackson!" he announced.

Ashe promptly released the tape, sat down and leaned back in his chair. He composed his features into innocent repose.

"Good morning, Jackson!" he said cheerfully as though his illness had vanished centuries since.

Jackson was tall, thin and sharp-eyed. He frowned and asked coldly:

"Why did you get up?"

"I felt pretty well. Hang it, you don't suppose ——"

"No, I don't suppose you know how sick you are. Go back to bed!"

"Now look here, Jackson; I'm feeling ——"

"Mr. Ashe, you are a sick man. I've told you a hundred times that excitement ——"

"Can't you fellows understand that a man doesn't get excited when he does what he likes to do, but only when he is prevented from doing it? I may die here, but I'll die a sight quicker in bed."

"Well, if you prefer to die in an armchair I don't suppose I can prevent you. This is a free country; but there is one thing you can't do and that is to keep death from squeezing the life out of your heart by offering to send a check for a million. I myself am paid only to tell you what to do, not to make you do it if you don't wish to."

"Oh, well ——" began Ashe conciliatingly.

"I have no prejudices against suicide; but then your family ——"

"I have no family," interrupted Ashe curtly. His wife was dead, and his only son worse than dead.

"My orders were that Mr. Ashe was not to be allowed to leave his bed and to disconnect the telephone," said Doctor Jackson. "Take that ticker out of here or else" he turned to Ashe—"you'll have to go to the hospital. Hotels don't like their guests to die in their rooms. I'll speak to the manager."

"Hold on! Ryan isn't to blame and I'm not going to the hospital today. Tomorrow I'll be ready for you, Jackson," Ashe said earnestly. "They think in Wall Street that I am dying and they are selling my stocks short by the carload. The reckoning will come within four hours. If you want to make a fortune ——"

"I never speculate," interrupted Jackson.

"The more fool you; but I'll promise you that I'll not after today. You see ——" He paused, seized the tape with both hands and read it. "I say, doctor, in half an hour or three quarters I'll begin to do as you say. It won't take long at this rate. By George, I'll give 'em a lesson they'll never forget—never!" Even as he spoke he was frowning at the little paper ribbon that cascaded from the glass dome of the ticker.

Doctor Jackson beckoned to Ryan.

"Jackson," said Ashe jocularly, that the doctor might see how well he felt, "the bearhide market will be glutted this afternoon. You'll buy all you wish at three for a quarter." He smiled at the physician and turned to the tape, his eyes gleaming brightly.

Doctor Jackson whispered to Ryan and Ryan jotted down the addresses of patients whom the doctor was on his way to visit, that Ryan might know where to telephone him—in case —— Then Jackson said aloud:

"I'm going, Mr. Ashe. I'll drop in this afternoon."

"You'll find me greatly improved," smiled Ashe.

"You'd better do your improving in bed. Take the white pills once every half hour instead of every hour and—go to bed!"

"I will, doctor, sure! Come in later in the day!"

"Good morning," said Doctor Jackson; but Ashe did not hear him. At the door Jackson again whispered to Ryan.

"Good morning, doctor," said Ashe, a full minute after the door had closed on Jackson. He looked up: "Why, he's gone!"

He sat down in the big armchair and stared at Ryan unseeingly, his lips tightly closed, a frown on his face. Ryan did not disturb him.

Of a sudden the ticker changed voice. It was as though the electric current that moved it had abruptly grown much stronger. There was no whirring now; only a clicking as of a little hammer—taps, quick, sharp, menacing; the heartbeats of the gambling world. Ryan glanced, startled, at the little instrument; then looked at Ashe, his mouth half opened as if to ask what the changed voice of the ticker meant. There was suspense in the air. The little machine seemed to discharge psychic waves into the room; and as he once more looked at the ticker there came upon Ryan a vague sense of impending disaster. He thought of artillery fire—coming nearer, ever nearer—and the home troops in full retreat! Ryan felt all this in a second; and then he stared not at the ticker but at Ashe.

It was indeed not ticker taps he heard, but shots—and the target was Ashe. Somebody at the other end of the ticker was trying to kill him, to spill that golden blood of his and spread it over the ticker battlefield, and lap it up hungrily.

Ashe suddenly cried out. He had risen and stood by the ticker. He turned quickly to Ryan and almost shouted: "Willett, find out who ——" He realized he was talking to Ryan, not to his confidential man.

"What's the matter, Mr. Ashe?"

"That's what I'd like to know. Have they gone crazy? Nobody I know would have the nerve to sell my stock this way. Look at it come out!" He pointed to the tape and stared at it with his very soul.

"Something must have happened. It can't be a bank failure. It's nearly all Pennsylvania Central. Even if I were dead and buried they'd never dare —— That's what's the matter—they think I'm dead! They think I'm dead!"

He turned a smiling face to Ryan.

"Ryan, they think I'm dead and they're selling it as though it was waste paper—right into the bag! Wow! Wow!" he chuckled. "Thank you kindly, gentlemen! Wow!"

The telephone bell rang sharply, frenziedly before Ashe finished speaking.

"Wait, Ryan! If they ask for me say you cannot give me any message."

Ryan took up the receiver.

"Who?" whispered Ashe tensely.

Ryan put his hand over the transmitter.

"It's your office. They want to know ——"

Ashe looked at the tape and muttered aloud to himself:

"I can stand it down to forty-six. I shan't begin to buy until then. No use to tell my office anything. They have no brains. Ryan, listen! Say this: 'No use to give me any more messages for Mr. Ashe!' And say it as though you were driving the hearse. Understand?"

"No use to send any more messages for Mr. Ashe, Mr. Willett," repeated Ryan into the telephone. His voice trembled—in spite of himself. He felt uncannily like a prophet.

"Good!" whispered Ashe.

Ryan, again placing his hand against the transmitter, turned to Ashe:

"He says there's a panic on because they say you're dead and ——"

"Tell him he'd better do nothing but obey the last orders he had. Tell him you'll be a witness in case of trouble, and ring off."

"If I were you I'd follow the last orders you had. I'll testify I heard him give them to you in case there is any trouble." Ryan rang off abruptly.

Without support of any kind, the great Ashe specialty was breaking whole points at a time. Ashe, his eyes fixed on the tape, was nicely calculating how far he might let the bears drive nails into his financial coffin without letting them nail it too tightly for him to burst open at the psychological moment. From time to time he said: "Good!"

He looked up at Ryan and smiled happily. He saw before him his enemies; and he saw them quartered and blood-spattered. He saw gold-cursed hands clutching at the Ashe millions—and clutching emptily! He saw certainty turn to doubt, triumph turn to terror; happy faces grow ashen, and smiles turn to death grimaces.

"Ryan," he said, "there won't be a solvent trader in an hour!"

There was a knock at the door.

"Don't let anybody in!" Ashe told Ryan.

"If it should be Doctor Jackson?"

"Oh, yes: him, or Willett. If it's Willett I'll keep him a prisoner until I'm ready to fire the mine."

Ryan prudently set his foot against the door that it might not be forced open beyond three inches. There was some whispering and then Ryan turned and said:

"It's your son, Mr. Ashe."

"What?" shrieked Ashe.

"He insists upon coming in," began Ryan.

Ashe nodded and Ryan opened the door.

"They said—you—you were ——" said young Ashe.

"Said I was what?" asked the old man sharply.

The Great Stock Operator Allowed Himself to be Led to His Bed

Young Ashe said nothing and shifted his gaze uneasily. He was a pale-faced, pale-eyed chap of about thirty-five, with a chronic tremor of the lips.

"Thought I was dead, hey?" sneered Northrup Ashe.

"They've got out an extra —"

"And you came to pay your respects to the corpse. Are those tears or plain whisky?"

"I have not touched a drop!" whined young Ashe.

"Stop that! I don't care. Why must you always lie to me?"

Young Ashe said nothing.

"Say something!"

"Well, I thought ——"

"Thought you'd come into your own what? Your own!" sneered the father.

"I—came to see if I—if I could help," stammered the son.

"Help carry the happy corpse? Well, you can't. Thought I was dead, hey? H'm!"

Northrup Ashe was not looking at the tape now, but at the face of his only son. This cringing resemblance to a human being, feeble-bodied, furtive-eyed, vicious-faced, was his only son. He had always been selfish, a liar and a coward. School after school had rejected him; tutors had refused to teach him. The newspapers had printed his disgraceful actions. He had been expelled from four clubs. Thousands had been spent for hush money. His only son—Northrup Ashe, Junior! It was well his mother had died before she saw the baby she left grow into this—the only son and heir of the great stock operator, whose home was a hotel and whose life was in Wall Street!

No, not heir! The father had made his will, leaving everything to a big museum except an annuity of twelve hundred dollars for life to Northrup Ashe, Junior. His death would mean no more to this libel on mankind before him.

Yet, as he looked on the mottled face and cringing body of young Ashe, he realized this derelict would fight, would be forced by unscrupulous lawyers to contest the will—and the museum would be glad to settle for hundreds of thousands to save more expensive litigation.

"Why, even Tilden's will was broken!" he muttered aloud.

Young Ashe looked quickly at him; then at the desk, at the bed, at the dresser, at the rugs.

"You'd like to live here, I suppose?" sneered the father.

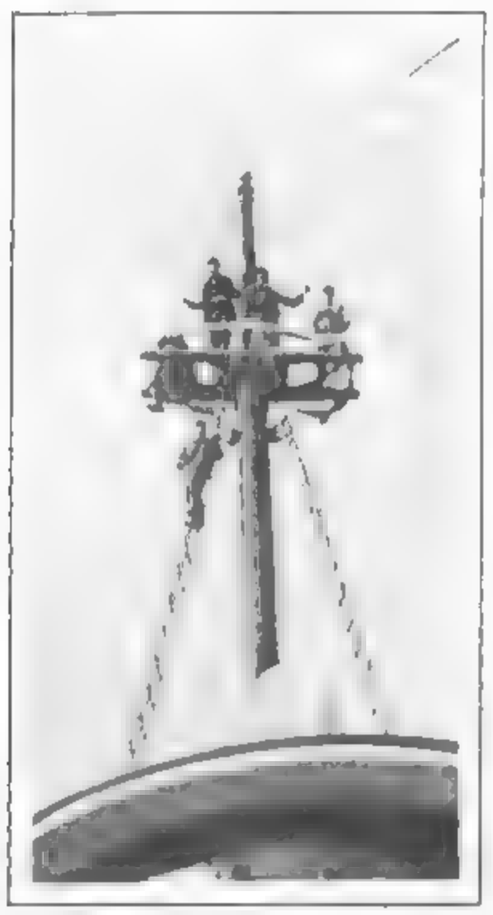
Young Ashe said nothing. He did not look at his father, but his fingers worked convulsively.

"Well, you never will," said Ashe grimly.

It had never before occurred to him that to make an unbreakable will was an almost impossible task. Indeed he

(Concluded on Page 36)

"Ryan, There Won't be a Solvent Trader in an Hour!"



In the Crow's-Nest

A FISH STORY

By Harry Snowden Stabler

The Marvelous Tale of the Mysterious Menhaden

ALMOST any fisherman will tell you he would just as lief eat a well-filled pincushion soaked in oil. Yet, if you were to ask the piscatorial sharp of the Bureau of Fisheries which, all things considered, is the most important of our fishes he would say *Brevoortia tyrannus*, which, being translated into the vernacular, means menhaden, porgy, fatback, bugfish, or any one of several other names by which he is known along the Atlantic Coast from Maine to Florida.

This surname, *tyrannus*, would seem a rather grim joke on the part of some dry-as-dust scientist; for, instead of possessing any of the attributes of a tyrant, the menhaden may fairly be called the Ishmael of the sea. In this fact lies his enormous economic value, because Nature has evidently designed him to serve as food for nearly every predaceous fish that swims and almost every bird that takes its food from the sea. In addition to that he furnishes oil to the paint and leather manufacturers and fishscrap to fertilize the fields of the farmer.

But the poor fatback got his name from another peculiar affliction in the shape of a parasite, which is found fastened in the roof of his mouth, supposedly deriving its subsistence from the same microscopic food the fish feeds on—just as the small crab finds food and lodging in the stone house of the oyster. This queer bug was promptly named pregustator, or foretaster, after the man who held many centuries ago the rather precarious job of sampling in their presence the food of the old Roman tyrants.

The Charms of the Chesapeake

THE menhaden were probably used as a fertilizer even in those ancient days, and the Indians scattered them over their cornfields. But it is only a comparatively few years ago that the wife of a New England fisherman discovered some oil on the top of the water in which she was boiling some of these fish to feed the chickens. She skimmed it off, put it in a bottle and took it to a dealer in oils, who told her it was worth real money. In 1911 three hundred and thirty thousand tons of menhaden produced over eighty thousand tons of fishscrap and about fifty thousand barrels of oil.

I happened across the Southern headquarters of this important but little-known industry while aboard a steamer from Baltimore, which wound a slow, tortuous way up one of the numerous creeks that make in from Chesapeake Bay. Apparently headed straight into a cornfield, the boat would turn and steer for a potato patch. Meanwhile the queer sweetish-sour odor that had faintly pervaded the crisp October air became decidedly less subtle, also less pleasant.

With a final abrupt bend the creek opened into a wide, irregular sheet of water with each projecting point decorated by a dingy, dilapidated-looking building. They were all seemingly deserted except one that flanked the wharf at the foot of a village street. Over the top of this building a white steamlike vapor was flying; and as the vessel bumped gently against the piles I was almost knocked flat, not by the jar but by an odor so thick, so ghastly, that—well, it is better not described here, save that the shock of it was almost dynamic. A woman standing a few feet away flung up her hands as if warding off a blow in the face. In less time than it takes to tell it every passenger in sight had disappeared, except one man who stood close to the bowrail and myself. He seemed to be positively enjoying it.

"Great Scott!" I managed to gasp. "What's that?"

"Fish factory—and it's the only one in seven that's going," he added regretfully.

"Then what does this neighborhood smell like when they are all going?"

"Money!" he replied. "But it's been a bad season and I doubt if the factories will pay expenses!"

"Is this where they grind up fish for fertilizer?"

"Yes—oil too. But I don't believe there's been half a million of them brought into this creek in the last six days. Oh, that's no fish story!" He smiled. "I've seen three million of 'em brought in here in one day!" Ignoring what must have been a stare of incredulity, he called to the wharf agent below: "Going to cut the boats out this week?"

"I've been thinking so," the man replied. "But a telegram just came that says a big body of fish—about fifty million—is reported off Barnegat; so I reckon they'll make a stab at 'em."

From Cockerel's Creek, just below the mouth of the Potomac River, to Barnegat was probably two hundred miles and over. But fifty millions! My mind was made up instantly, and to an eager inquiry the man answered:

"Sure—if you've got any friends round here most any of the captains will take you along. You may have to wait a couple of days; but my guess is that the boats will be in here and on the way out again sometime before daylight tomorrow."

He was a true prophet, for at eleven o'clock that night a 'phone message came from a factory down the creek. "I'm sending a launch for you; we leave at twelve o'clock." A few minutes later, in semidarkness, the clanking roar of machinery and an atmosphere that fairly reeked with the smell of decayed fish, I stepped over a low gunwale into a spacious electric-lighted cabin.

The captain was reading under a glowing lamp—the book was The Choir Invisible—his chair tipped back against a steam radiator.

"So you want to go fishing?" he said, shaking hands. "Hope you're a mascot. Good sailor? Ever get seasick? Oh, yes, you will—this trip. Came in tonight ahead of a northeaster. You might as well turn in now. Breakfast at half past four! Not going to make company of you."

The difficulty of dropping off to sleep in an atmosphere choking full of incongruities as well as other things proved not so hard; for it seemed scarcely five minutes before I was awakened by a voice with a broad grin behind it: "De cap'n tol' me to let you sleep late—an' it's half past six."

Back at the village I had prepared to rough it in the real sense of the word on a small schooner or some other sort of windjammer; but here, wallowing up the coast like a porpoise in the dying northeaster, was a fishing steamer of nearly three hundred tons register, a hundred and fifty-five feet long, with a crew of thirty-three. No wonder she rolled! Viewed from the rear of the pilot house, perched upon an abnormally high bow, her lines sloped away until the sternrail appeared to touch the water. Round this was draped, like huge bunches of black moss, the middle part of a thousand-foot net, the ends of which were carried forward on each side and piled into a purseboat. Amidships, where the vessel seemed cut almost in half, gaped a hold forty feet long, twenty-two wide and eleven deep.

Fish That Fill the Rôle of Jonah

THE vessel suddenly changed its course, but the wind did not; apparently it came directly out of that empty hold, straight up. And so did —— Now it is said that the best thing to do is to fix your gaze on something immovable the sky, for instance. Fatal mistake! Above in the crow's-nest were the captain, mate and "striker"; while the towering mast that supported them swayed like a huge inverted pendulum, and—it seemed a far cry back to the wife of the fisherman, with her gill-net and stove-pot.

After a while came several voices at once: "There she blows!" "There's your whale!" "Oh, you Mistah Jonah!" "Gimme a ride; I got de saddle an' de bridle ready for you!"

The bow of the boat swung round on the point where the spouter was seen. A dozen pair of eyes watched for him, but he had disappeared, apparently for good.

"He is after the fish," the pilot explained. "One of those fellows will eat four or five barrels of 'em in a day. We tell where the menhaden are by the color of the water just above 'em—generally it shows a dull brick-red—or when their tails whip the water as they play nearer the surface. On a calm day the whips, if there are many of them, look like a sudden flaw of wind. That whale has lost track of the fish, sure! He was going too fast—didn't see him shoot water but once."

We, too, had lost the fish or rather failed to locate them; and, as the steamer loafed along again under one bell, an hour's hot discussion was started by the assertion that the whale's spout was not actual water, but vapor. The rôle of iconoclast is often a thankless one. The pilot would not assert that he had ever seen water from a whale's spout fall back into the sea, though he had been very close to many of them when they blew. But the explanation that the spout was merely warm air expelled from a hot-blooded animal's lungs and condensed—as children blow smoke on a cold day—did not go at all.

"There's another one off yonder!" he exclaimed. "Now watch him close."

"Port your helm!" sang the captain in the crow's-nest. "S-t-e-a-d-y! Stop h-e-r!"

A few tense moments and the whale was forgotten in the quick cry of "Boats over!"

"There's a whip—and there's another! See 'em—about a hundred yards away?" But I gave up the effort to detect the difference between them and the glint of pale sunlight on the crinkling water and ran out behind the pilot house. In less time than sixty seconds from the cry of "Boats over!" the striker had come down from aloft and was standing face forward in the little cockleshell,

"Double Gang" Steamer Loaded "Boards Up"

rowing rapidly away and calling, "There they play! Here's the fish!" his voice growing fainter as he followed on.

A moment later the net had been flung off the stern, the purseboats lowered and manned with twelve men each. It was the clocklike work of experts. Lashed together and propelled by the outside oars, the two boats shot off in a circular course to get ahead of the fish, the striker occasionally lifting an oar to point the way.

As the purseboats raced round to a point directly in front of the school the striker raised an oar horizontally in both hands. The purseboats instantly separated—the net being rapidly cast off from each as they drew apart—until an invisible thousand feet of mesh, sixty feet deep, hung in front of the oncoming fish. Rowing hard, the purseboats curved in toward the striker. The long corkline on top of the water quickly assumed the shape of a half moon and presently that of a horseshoe. The striker followed the fish on in, and by the time he had taken a position opposite the circle was complete.

From the Frying Pan to the Fire

FROM the steamer, distant five hundred yards or more, the cork circle could be seen gradually contracting as the crews of the two boats began to weave back and forth alternately with a shuttlelike motion.

"You see," the man at the wheel explained, "the net has a row of brass rings strung along the bottom, and through these runs the purserope. Each crew has one end, and when they come together both ends are rove through pulleys fixed in the top of a four-hundred-pound piece of lead called the long Tom. This is sunk overboard, and the crews—first one and then the other—pull against it, which purses the net at the bottom like a string through the end of a bag. Shucks! They haven't got any fish worth talking about!" he said as the captain waved his hat.

As the steamer drew alongside, the surface of the water inside the cork circle was fairly smoking with the whiplike flurry of tails. The pursed bottom of the net, already drawn up, was fastened to the bulwark, so that the net was now in the shape of a cornucopia, with the small end bent upward.

In the other end of the net, held open by a ring of about twenty negroes, were the fish, packed like sardines, their noses pressed against the bulging mesh in the vain endeavor to escape. Into the wriggling mass, by means of a twenty-foot handle, was thrust the baler a rope net with an iron ring in the top, holding eight or nine barrels of fish. The donkey engine whirred and up came the baler, swinging inboard to empty a living cataract of flashing silver into the yawning chasm below. Again and again, three thousand at a time, the shining bodies rattled like hail against the hard bottom of the hold until they covered it to a depth of about two feet or more.

The spat, spat of innumerable tails sounded like the distant handclapping of a well-pleased audience, and they slowly drowned in the strange atmosphere.

"How many, captain!"

"Oh, just a small pod—about fifty thousand. Good fish, though—make about fifteen gallons a thousand." And he climbed back to his perch.

Meanwhile, armed with a long pole with a crooked nail in the end, the cook, like a bird of prey, hovered round the edge of the hold, stabbing here and there at the edible fish that had been captured along with the menhaden. A dozen butterfish, two croakers, several trout and a flounder completed the lot. "Not enough to grease my pans!" he said in disgust.

Other eyes had seen our small success, for several steamers, scarcely visible before, had raced up to within half a mile of us and gone their way again, while we took a course closer inshore and made another set about noon. The first one had taken just forty-five minutes to get the fish in. But this time it was an hour and a half before the captain waved his hat.

"That's a small pod too," said the pilot; "but they are heavy. Don't know why—nobody knows. Some say they take sand in their stomachs, and I've seen twenty thousand harder to raise than ten times that."

This set netted about sixty thousand, including a varied assortment of skates, stingarees, dogfish and probably enough edible fish to make one meal for the crew of thirty-three.

"Pretty poor fishing! What's the use of loafing round down here?" the captain growled. "It's nearly three o'clock—and look at those clouds—nor'wester behind 'em!"

"Where are we?"

"About thirty miles south of Delaware Breakwater."

"For They're Lots of Good Fish in the Sea"

TALK about a weather sharp! By nine o'clock a northwest gale was blowing all of sixty miles an hour. Singly, in twos and threes, the fishing steamers crept in, until thirty-one of them tugged at their mudhooks behind the long protecting pile of stone. All that night and the next day steam was kept up for fear of dragging anchors. It was a strange-looking lot of craft. Besides the floating fish factory, which, even in that gale, smelled to leeward like the place where Davy Jones' Locker is supposed to be, there were several boats that had come all the way down from Promised Land, on Long Island, in search of the festive fatback. One of them was a "double gang" boat, with two crews of thirty each.

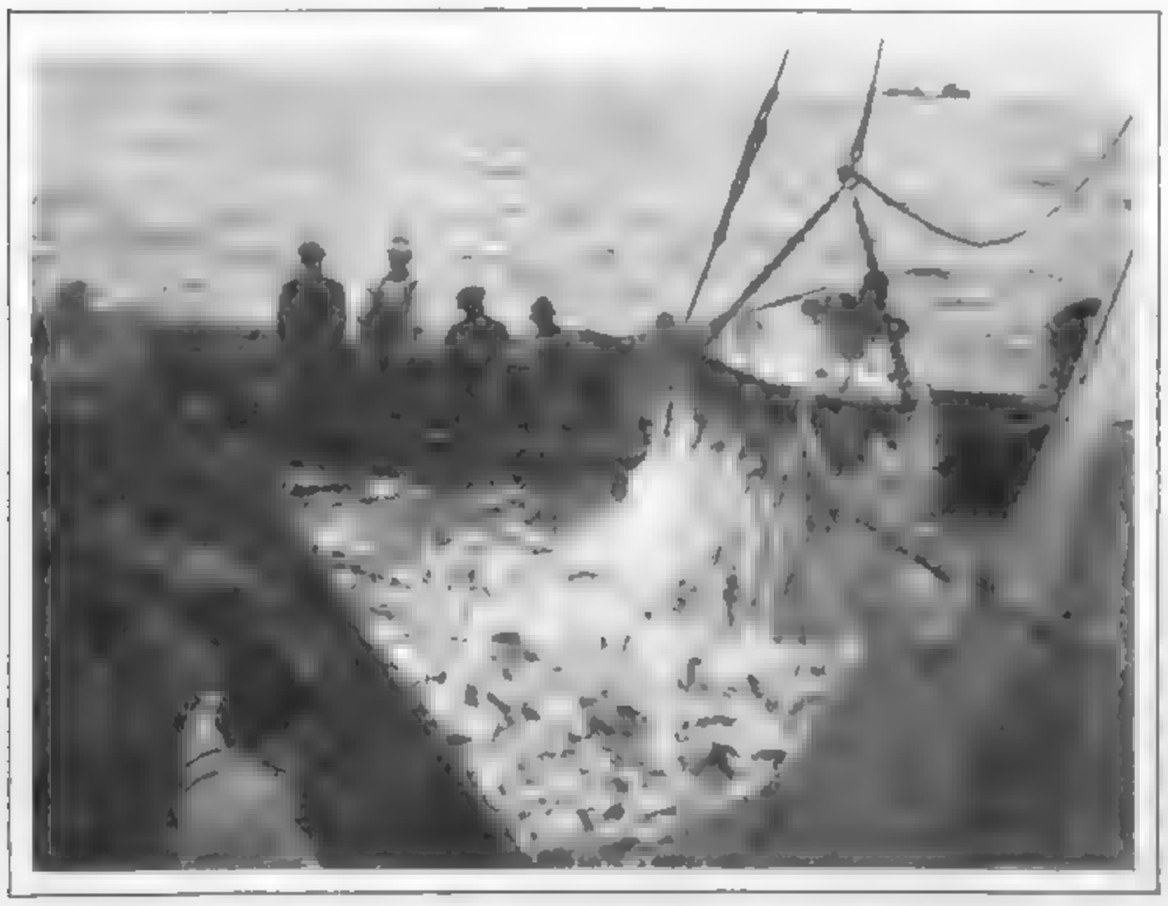
There was nothing to do but play bull pitch—our captain was a shark at it—and go visiting in the lulls to hear the various opinions as to the whereabouts of that body of fifty million fish reported off Barnegat. How fast were they moving on their journey back south? Would the storm cause them to strike out offshore and be no more seen? If not, where would they be when the storm blew over? Or was the report merely a ruse to get the boats away on the chance of selling them some coal and grub?

The problems remained unanswered until the following morning. And what a morning! One of those that

(Continued on Page 32)

The Striker Followed the Fish on in, and by the Time He Had Taken a Position Opposite the Circle Was Complete

There Were Several Boats That Had Come All the Way Down From Long Island in Search of the Festive Fatback

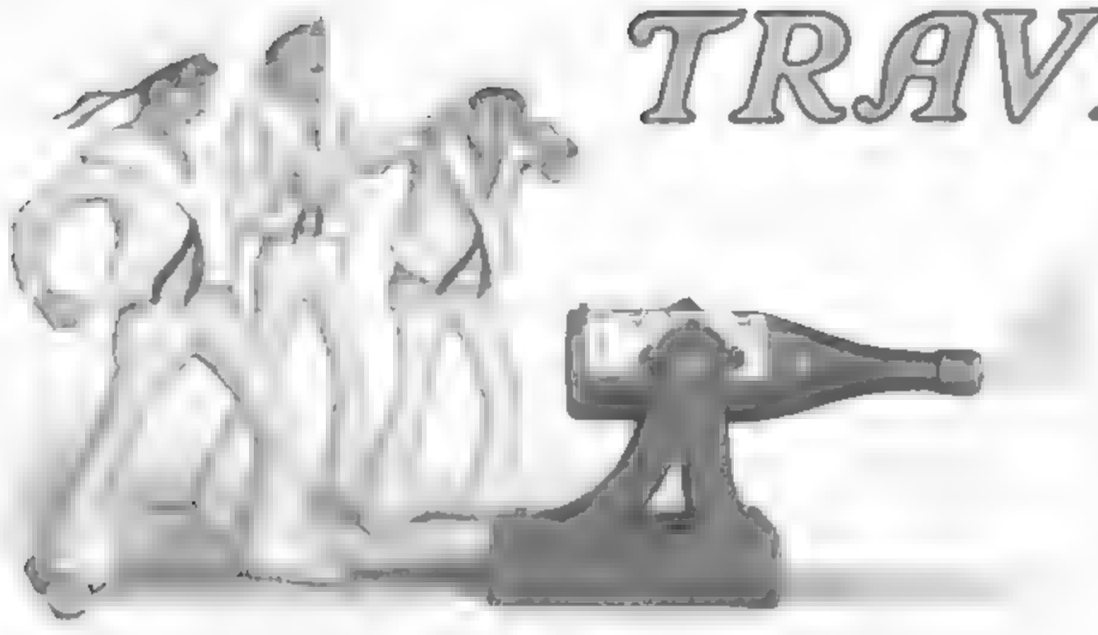


The Donkey Engine Whirred and Up Came the Baler, Swinging Inboard to Empty a Living Cataract of Flashing Silver

TRAVEL

By IRVIN S. COBB

ILLUSTRATED BY PETER NEWELL



They Fired the Sunset or Dry Martini Gun: and Away We Went

IT WAS the late Lord Bacon, I believe, who said travel broadened a man. I guess he meant flattened him; because travel, when one is paying one's own way round, is certainly one of the most expensive things one does, and frequently one of the most laborious also. The way the thing is now organized, it takes a strong and hardy nature to endure even a short pleasure trip; and a man of family, bringing his loved ones back from almost any kind of extensive tour by rail, has a wallet that looks as though an elephant had been sitting on it while holding a hippopotamus in his arms.

To be sure, there are exceptions; but they are rare. During the past fall I had a taste of what the pleasures of travel are when expense is no object. Several of us were taking a little trip up Long Island Sound, aboard a private yacht belonging to a wealthy friend of ours who is in trade. She was a sassy little eighty-foot yacht, run by two large feverish dynamos and mostly composed of rosewood and mahogany, and brass fittings and silver mountings, and what-not. I think the buffet in the saloon was the most complete buffet I ever saw. There was enough silver and glass and truck on top of that buffet to keep a troupe of those Swiss bellringers busy hour after hour.

I was so impressed with this yacht that as soon as I boarded her I made up my mind I would save up and buy one exactly like her; so I inquired regarding the cost of such a yacht and the expense of running her—after which I did a little figuring and decided to forego the pleasure. Styles in yachts change so that undoubtedly this model would be old-fashioned by the time I had enough saved up. Besides, I should be getting on in life myself eighty-seven years from now.

To return to our trip! We had come to anchor for the night in a harbor that was all turquoise water and amethyst hills; and somebody happened to mention that at a point eighteen miles away they were digging some very superior soft clams. Our host spoke up promptly. "Soft clams," he said, "would be fine and nutritious for dinner. We will go and get a mess."

He gave a quick order, and the crew put their reefers back on again, pulled up the anchor and hoisted the flag signifying "Owner aboard and very thirsty," and they fired the sunset or dry Martini gun; and away we went, twelve to thirteen knots an hour, through the purple evening mists. That is my idea of the height of luxury in travel—taking a sixty-thousand-dollar yacht eighteen miles up the coast to get twenty cents' worth of soft clams in a tin bucket. It was like turning out the Grand Lodge to bury a cat; but it was a very pleasing experience.

Steering Trains by the Map

HOWEVER, to one in my walk of life such things as this do not often occur. When I feel the need of a change of scene stealing over me the first thing I do is to invest in a timetable. The trouble is that I am not content to stop there. If only I were, all would be well. To me a timetable is an absorbing study. In all literature I know of nothing more fascinating. Ever since the proud day years ago when I figured out that problem in regard to the mental strain put upon a hen and a half to lay an egg and a half in a day and a half, I have been filled with an unappeasable ambition to find out what a railroad timecard means. As a spur to a flagging intellect, ascertaining the age of the girl Ann is nothing compared with studying a timecard. Personally I have never met a layman yet who could tell what a timetable meant merely by reading it, though I once knew a talented German who could play on his clarinet one of the condensed folders issued by a Western line.

I have a notion of my own that the arrangement is Chinese in origin. Every time I see a Chinese laundryman figuring out how much I owe him, with the aid of a lot of red and black shoebuttons mounted on a wire frame, I am instinctively reminded somehow of a timetable. Under the Chinese plan of calculating you start, you know, from the bottom and work up. To a Chinaman the Brooklyn team is generally leading the National League. It is much the same with a timecard. The system, I believe, comes down from the great scholar, Confucius: hence the verb "confuse."

However, if the schedules are baffling to the human intellect the map that always occupies the middle panel of a timecard is simplicity itself. I know of no better way to spend a passing hour than to open up one of those railroad folders, which any child can undo, but Thomas A. Edison can't put back again, and spread it out on the center table under the reading lamp and from it glean interesting and timely knowledge concerning the geography of our country. You are surprised to note that a heavy, thick black line drawn across this continent from New York in the East to San Francisco in the West passes directly through Philadelphia, Boston, Chicago, Baltimore, Cincinnati, Duluth, St. Louis, Denver and Los Angeles, with New Orleans, Louisville, Detroit and Portland only a few miles away. You need pay no attention to those crooked, narrow, broken, almost invisible hairlines that go snarling about over the outlying districts in a scrambled kind of effect, without ever seeming to get anywhere except obscure flag stations and unknown watertanks. They are of no consequence whatsoever, being opposition lines. I'll venture some of the greatest imaginative painters in this country are engaged right now in drawing the new 1913 maps to go in railroad folders. What I cannot understand, however, is how any locomotive engineer employed by a trunkline in this country can have the nerve to steer his train round a curve and then come back and look the map of his road in the face. One or the other of them is bound to be a liar—that's certain.

Travel, when conducted in the fireside circle by the aid of a set of folders, is indeed a wonderfully attractive pursuit. Sitting right there in your easy-chair with your feet cocked up on a cushion, you can have all the excitement of moving rapidly from place to place, with none of the inconveniences and attendant expenses; but so few of us are willing to enjoy the exhilaration and pleasure of traveling while remaining at home. We insist on doing it the other way, and right there the trouble begins.

I have an idea that at no period of the world's progress were the joys of travel really what they have subsequently been cracked up to be. It is the atmosphere of romance and sentiment that has invested the notable excursions and expeditions of history with all this pleasing glamour. When we read about the first extended sea voyage on record—I refer to Noah and the Ark—we think only of how the Noah family had the laugh on the rest of the population who came to scoff and remained to drown, and how all the animals marched up the gangplank two by two in such a neat and orderly manner. We do not pause to ponder on what the situation must have been after they had been out a few days, when the thunder lizard was taking up all the available room, and the sacred ox was feeling squeamish in all five or six of his stomachs at once, and the civet cat, the laughing hyena and the Angora goat were flocking together in the smoking room with the musk ox; when the rabbits were multiplying rapidly and the red ants even more rapidly—red ants being the regular lightning calculators of the insect world in the matter of multiplying rapidly, as any naturalist will tell you. We do not stop to consider these things at all.

That journey of the Children of Israel out of bondage used to impress us as a wonderful trip when we were studying it at Sunday-school, what with Pharaoh's army drowning in the Red Sea and the manna being miraculously provided, and everything. But we have no available standards for computing how many separate times Moses was held up by elderly maiden ladies demanding to know why the table d'hôte service wasn't any better and why they were not informed in advance regarding what was about to happen to the pursuing Egyptians, in order that they might have secured comfortable seats in the grandstand. We can only judge by the experiences of persons in charge of personally conducted tours what Moses must have endured during that forty-year journey across a desert that was almost as big as the state of Rhode Island.

Nor does one need to go so far back into antiquity to find illustrations. For example, there was Charles Dickens. Dickens could write about stagecoaches in such a way as to make one yearn with a deep, vast yearning for those marvelous old English inns and those cold game pies and the hot milk punches, and the jolly old coachmen and the top-booted hostlers who were so wonderfully gifted at repartee. Dickens did not mention what the roads must have been sometimes in muddy weather—twelve feet wide, say, and twice that deep. He didn't intimate that while traveling on top of a stagecoach one ran the same chance of picking an undesirable seatmate that one runs today when riding on a railroad train. I know how it is in my own case when I am going somewhere alone. If I pine for company I am sure to make a grievous mistake and pick out some lineal descendant of General Grouchy, a morose person with blue gums and a disposition that has fourteen rattles and a button on it. If, upon the other hand, I pine to be left severely to myself I am certain to be infested all the way across the state by a neat traveling man with a fancy vest and low quarter button shoes, and a pair of large pink ears like memorial windows. He takes the seat alongside, sitting partly by me and partly on me, and opens the conversation by borrowing a light; and inside of five minutes he has told me in strict confidence how much he made last year in commissions, and is showing me the photograph of a prominent banker's daughter in Terre Haute who is one swell little queen and is just crazy about him.

Summer Sufferings Recalled

I GUESS Dickens suffered on top of those stagecoaches of his, too, if the truth were but known, only we do not stop to think about those things; in fact, when we get ready to go traveling we do not stop to think at all. Past experiences are forgotten; time has healed the once-gaping wounds. We forget the expensive and exclusive hotel of last summer where all the guests were either very expensive or very exclusive and sometimes both; where the expensive ones would come down to breakfast wearing all their jewels, and then gather in groups on the piazza and hold confidential conversations in a loud, piercing tone of voice, endeavoring to decide whether they would buy any more imported cars right away or try to struggle through the fall with the seven or eight already on hand. But the exclusive ones would sit in pairs and be very exclusive. We forget the summer before last when, having ideas of economy, we were lured to the old-fashioned farmhouse advertising bed and board for six dollars a week, only to realize, after spending one night on the springless slats and eating one breakfast consisting largely of desiccated excelsior, that they were feeding us on the bed and sleeping us on the board. We forget that the plumbing fixtures in this place were patterned after the favorite designs of the Mohawk Indians who never had any plumbing, and that for our water supply we had to depend upon the old oaken bucket that hung in the well. Hanging seemed none too good for

(Continued on Page 45)

Year by Year the Polar Regions Unfold to Us Their Frozen Secrets

THE FIRST-TIME MAN

It Was True I'd Assaulted the Detective. I Had Knocked Him Down

By Maximilian Foster

ILLUSTRATED BY H. T. DUNN

ONE September morning, more than twenty-four years ago, I tapped the till in my old boss' hardware store, and was caught redhanded in the act. Since then, in payment for that one moment's quick temptation, I have done sixteen years in jail.

Sounds like Siberia, doesn't it? Well, it might be—only it isn't. What happened to me happened right here in the state of New York. It might have happened, too, take it as it is, almost anywhere in America.

Now wait! Before I get any deeper into this, let me be understood I'm no squealer, neither am I playing to the stands for a little easy sympathy. Instead what I'm out after here is to put something straight in the general public's mind. It's the old saying, half of it right and the rest all wrong: "Once a crook, always a crook!" Assuming, though, that it's all true not just half a truth—do you know why it is?

Judge for yourself. From the moment I was nabbed first—the time they jailed me when I ought to have been spanked—I started in trying to get on my feet again. And what happened? Why, time and again I almost got there, only to have some cop—or, what's worse, some decent citizen—kick me down again. Now, thank the Lord! I'm fixed so that neither of the two can "get" me. I have a good job; my employers know all about me; and, though half a dozen well-meaning persons—citizens and cops included—have tried to get me sacked, I am in a position at last where I can give them all the laugh.

Let me tell you my story in full.

First of all I come from good respectable folks. Myself excepted, we've had no crooks in our family. Today my brother is a prosperous business man, while my sister is well married and has a house and an auto of her own. My father, born in America of Scotch-Irish parents, was a bookkeeper down in the whitegoods district. His pay ran from thirty-five to forty-five dollars a week; and in my mother's thrifty hands this was made to go a long way among us five. I know, at any rate, that I had a good home always, and good food and good clothes; so, as you see, it wasn't my bringing-up that made a crook of me. Instead it was just chance—just one measly little quirk of fate. The fact is, had I tapped my boss' till on any other day—at any other hour or minute, I might say—I believe I still should have become as square and honest a citizen as any one could ask.

That's just it, though! After I once got my fingers in that money drawer I never had a chance!

It was this way: I was just eighteen, and the job in the hardware store was my first employment. I got the place through a newspaper ad, and for a year and a half I'd given straight satisfaction. The shop was down in the tool and machinery district near where the Hudson tubes are today; and it had a prosperous, growing trade. You'd never have thought so, though, to look at my employer. He was a little old man with a scraggy beard and a dried-up, wizened face; and as for being a kicker!—I've never seen such a man to complain. Morning, noon and night you'd hear him holler that his business was going to the bad; and every time any one came in with a bill, or for any reason he had to lay out a little money, you'd think he was going to throw a fit! It was all habit though. Come to find out, under all his grouch, his grumbling and his peevishness he had a heart as soft as a woman's. I learned that, once I was in need of kindness.

It was the matter of a dance that got me into trouble. Those were the days when Jones' Woods still flourished—the big summer garden up the river. There was a ball that night—the day was Friday—and I was broke. What's more, I couldn't get the money at home, for mother had just bought a piano for Mamie, my sister, and was hard pushed to pay the installments. I was real sore. Besides, I'd tried to touch the old man—the boss—for an advance; and what had happened was a plenty! Why, the old codger almost had a stroke! Then about five o'clock that afternoon, when by rights the boss should have been in the back office checking up for the day, the bookkeeper went down into the cellar for a moment and left the cash drawer open.

It was all over in a minute. The four other clerks were at the other end of the store; and quick as a flash I figured out that if I nipped a five-dollar bill I could slip it back the next day when the house paid me my wages. The money was owed me. It would be only a "loan," an easy inner voice assured me; and with that I grabbed. Nipping the first bill on the top I stuffed it into my pocket; and then I started to make a sneak. There stood the old man! He had come out from behind a row of packing cases just in time to catch me. Five minutes later the cops had me; and over in the Church Street Station, when I was searched, they found the money in my clothes. I all but fainted! It was a fifty-dollar bill, not the plain V I'd meant to take. In other words I'd gone and committed grand larceny!

I'll be brief with this. In court, when my old boss found out what he'd let me in for, he tried to beg me off. "Hey, judge!" he pleaded. "I don't want to send him up! If he's put away it'll make a crook of him for life!" He knew, I guess; but it was no go. The judge wouldn't listen; and my mother nearly died of it. As for my father—though I never saw him again—I can remember yet the look on his face as he sat huddled up in the courtroom the day I was sent away. I guess he couldn't believe it. Neither could I, for that matter—not even when I stood up to be sentenced. However, afterward I woke soon enough. Elmira Reformatory was where they sent me.

Let me ask you something now: If a boy—a child—has measles, do you send him to a smallpox pesthouse to be cured? Or, to cure a drunkard of drinking, do you set him at work in a ginmill? No; I don't believe you do.

The fact is, though, had that judge been Fagin himself, a man teaching "fobbers" and "flat sneaks" their trade, he could not have tried more successfully to turn me into a professional crook. What's more, he knew it too!

"Judge, for God's sake!" says my old boss, getting up again, "let the boy off, won't you? I'll give him back his job!"

It was no use, as I say. The court wouldn't listen to him.

Now of course every crook knocks the judge who has sent him away. It's only human nature. There's this about it though—if the judge who sentenced me had been willing to give me a chance I never in the world would have cost the state sixteen years' board and lodging. I know that. As it happens, however, there is a big class of men on the bench that not only like but delight to give a man all that's coming to him. It's an acquired taste. I've seen it in judges. I've seen it in prosecuting attorneys especially. A fox or a trained rabbit hound has the same instinct. It takes a big man to be a judge—a criminal judge in particular.

I was guilty and I needed to be punished. That didn't mean, though, that I needed to be ruined.

In the Reformatory they put me alongside "dips," "sneaks," "porch-climbers"—so forth and so on. My cell neighbor was a skilled, already famous young "lag." A slick "drag-worker"—a truck thief, that is—he was fretting and fuming to get out, only that he might return to his lay again.

What's the use? Why complain? I was a "till-tapper" myself—wasn't I? Sure, I was! But, just the same, in a week's time up there I learned more about crime, about vice and viciousness, than another lad could learn if he ran wild for a year in the streets.

In short, I was not only sentenced to jail as a crook, I was sentenced to learn all I could of crookedness.

Today of course this might not happen—not in New York, I mean. Frequently in the case of first offenders, sentence is suspended. It is a long step forward. On the other hand, however, there are plenty of places where the first-time man gets his in the way I got mine. Take it in the states where contractors can still buy prison labor—do you suppose a lad such as I was gets a show?

It is as the Book says—you can't touch pitch and not be defiled. I meant to be good. I'd had my dose—I'd swallowed; and I'd seen all I wanted of jail. Up in the reformatory, though, they laughed at me. "Once a crook, always a crook!" said these lads, adding: "You can't go back; they won't let you!" I wouldn't believe it. I'd made one slip, but that didn't mean I had to make another. No; I'd live on the level and square myself. Little I knew!

I remember yet the day I got home. It was summer, a regular dog-day in August; and I was dressed in the clothes the prison had given me. Fine! It was a winter suit I had on, thick as a board; and it looked as if somebody had slept in it for a year. If the state had sent me home in stripes it couldn't have labeled me better. It was a regular uniform; and the minute any one got his eye on it he tumbled to me and passed the word along.

I was spotted in the train. I was spotted in the street car. Grand! Instead of going home with my head up and my jaw set, as I'd intended, ready to fight my way again, by the time I got to the street where my family lived I was slinking along in the shadows, my hands in my pockets and my head sunk down between my shoulders. The fact is I was not only a jailbird, but all the world had begun to make me remember I was!

It was long after nightfall—believe me—before I got nerve enough even to show myself to my family.

My mother was the first to greet me. She did not say a word; she just looked at me once, then she opened her arms. Never mind about that, though. She understood, and that was enough. After I'd managed to put on a stiff upper lip she told me about my father's death and all. In the midst of it my brother and sister came in. Right there it was these two who made me first realize what it means to have been in jail!

Says my brother, his mouth dropping open: "Why, hello, Bill! When did you get out?" Then he corrected himself. "Get home, I mean," he said, smirking.

My sister, though, was the one that put the real touch to it. All the time she was talking to me I could see her eying the clock. The fact is she was keeping company with the man she afterward married, and she expected him at any minute. Finally I left the room for a moment, and hardly had I closed the door when I heard her speak:

"Say, mother, what are we going to do?"

"Do about what?" asked my mother.

"Him, of course!" answered my sister, meaning me. "He can't be sitting round when Al comes in!"

There was a pause; then my mother spoke again:

"Mamie, he's your brother!" she said slowly; and quick as a wink my sister came back at her:

"Yes; but that ain't my fault, is it? I tell you Al won't stand for a minute having him about!"

Well, there you are! If a jailbird's own flesh and blood have that feeling for him it's not to be expected, I suppose,

that strangers will treat him any better. I was pretty white under the gills, I remember, when I returned to the room; and my mother must have seen it.

"Did what Mamie said hurt you?" she asked; and when I shook my head she laid her hand on my arm. "You'll be a man, won't you, and try hard—hard?" she asked.

"Don't you worry, mother," I told her. "I'll make good! The world's got to give me a chance!" I meant it too!

It was rough sledding though. For a year and eleven months I walked the streets, hunting jobs. Five I had altogether. The first was in a shoestore, a good-sized place up near Union Square. My job was general utility man. I rearranged stock, kept the store swept out, and at night ran extra on a delivery route. It was dog's work, at dog's wages—five dollars a week, no more; all of which I'm telling just to show I really tried. And you can make up your mind, too, that I was good—real good!—the days while I held that job! Night after night when my work was done I plugged straight for home, never stopping on the way. Not that I was goody-goody though; I wasn't—nor have I ever been. Instead I was just plumb set to win out. Anyway, for months no boy, or man either, ever worked harder or more faithfully than I did. And then! Well, I got my jolt!

It came one Wednesday evening just at closing time. The boss—he was a middle-aged fat man with a high, squeaky voice—called me up to the cashier's cage and handed me an envelope. Before he even spoke I knew what he had to sa

"Here's your time," he piped, his eyes jumping all round the place. "We won't need you any more."

I never said a word. It was a cinch somebody had put him wise, and taking the envelope I started for the door. Just as I was halfway out he came running after me.

"Say, I'm real sorry now! It's not myself," he said, "or I'd give you a chance. It's the other men. You see" he began to stammer—"they know about you and they've begun to kick. They won't work alongside a feller that's been—er you know—why, in trouble."

Well, there you have it again. It's the way of the world, I suppose, and can't be helped. Take it from me, though, it's this far more than crime itself that keeps on filling up the jails. There are few natural crooks. The bulk of them are forced into it. At any rate, from this one experience I began to see there was something about me that men dodge, much as they dodge the smallpox. However, my fighting blood was up and I swore I'd make good, no matter what! Fine! you'll say. Sure; but I hadn't learned yet that this was only a skirmish, that the real battle had yet to begin. Another big let-down, too, was when I had to go home and tell them—own up, I mean, that I'd been fired. From then on, anyway, even my home seemed changed. I took to sneaking in by the back way. I ate in the kitchen, alone, instead of eating with the others. If company came in I ducked out of sight. Not even my mother seemed pleased to see me sitting round the times I was out of work.

To this day I have yet to learn who tipped my employers off. It was some citizen, no doubt—perhaps the father of a family—a man with a conscience maybe. I can't pretend I forgive him, for I don't. Five minutes' talk with any of my employers would have shown him I was doing my best to make good—only that fellow, whoever he was, never gave himself the trouble. Well, the worst I can ever hope for him is that some day he'll find himself in my boots.

What happened after I need not give in detail. It's enough to say that each and every place, five in all, gave me my walking papers. In one place, too, some stock was missing—or the boss said so anyway; and he held out my wages on me. Bitter is no word for the way I felt. I wasn't wanted anywhere not even at home, I felt. All that day I sat on a park bench thinking it out. The more I thought the meaner I felt. A cop finally told me to move on, and I cursed him—then beat it. I was getting ripe, you know. However I still made one last grab to save myself.

It struck me that where I'd hurt myself was in hiding that I'd been in jail. If I made a breast of it—wherever I could get a job—no one would have anything on me. Then I remembered my old boss—the hardware man. He'd offered to take me back, and maybe he'd do it now. Half an hour later, with my jaw set and ready to face anything, I opened the shop door and walked in.

It was the same old place and all the others knew me at a look. One and all they stopped working to watch me as I walked up to the bookkeeper. "Where's the boss?" I asked; and the fellow stopped grinning long enough to say: "I'm the boss. What d'you want?" Then, when I told him I meant the old man, he began to grin again. "Him? Why, he's dead!" he told me; "been dead more than six months now!"

I just shook. My voice left me and I stood there fumbling with my hat. Yes, I guess I looked the jailbird, all right; and then this fellow, the old bookkeeper, he shut the cash-drawer with a bang.

"Say, you'd better be on your way, son!" he advised meaningly. "You're not wanted round here, you know!"

It Would be Only a "Loan," an Easy Inner Voice Assured Me

And with that a big change came over me. All of a sudden I felt chipper and gay. I no longer gave a hoot for any one.

"All right; I'll pike along," I grinned; "only this evening you'd better lock up tight. I may come round with a jimmy!"

You should have seen him as I swaggered out. He turned white and red by turns. That night I didn't go home.

It was the end, of course. It was exactly what I'd been looking for—dreading all along. Up there in "college," where I'd learned—the reformatory, you know—those lads had been wise, I told myself. Wise! Wise! Hadn't they said I couldn't "come back"? Hadn't I heard that people wouldn't let me? But never mind about that. By now I'd begun to remember other things they'd told me. One was that if you work you're a fool. Another was that life was made for fun, not for drudgery—that with an hour's little trouble, and only now and then at a time, I could make more in the hour than I could by a whole year's steady work. It was true too—only they hadn't told me the other side. Wise as they were, those kids, I don't think they knew it; but ask any gray old "lag"—any old-timer at the game—and he will tell you. The same wits, the same energy and shrewdness, if honestly applied, will bring in as much—a heap sight more, in fact—than all you can get by stalling. And you don't have to go to jail!

You can't dodge that! The slickest, the brainiest, the wisest—they all go there sooner or later. It's on the books. You can't get away from it ever.

Late that night, down in a place on Greenwich Street, I found the man I wanted. It was my old "college chum," my cell neighbor, the "dragworker" at the reformatory. Spike McKenna I'll call him.

"Why, hello, kid!" he says to me; and now, for the first time in months, I shook hands with a man who was really glad to see me.

There were no formalities. Straight off the bat I told him what I was up against.

"All right," says he, taking it easy as pie, all as a matter of course. "Then you're ready to come along, are you?"

I nodded. I was ready for anything. Maybe all I'd been up against was right. Maybe, too, I was really a crook at heart. I can't say. What I did know was that, try as I would, no one had been willing to trust me. It wasn't just tapping a till that had queered me. Neither was it the fact that I'd been caught. Jail was what had fixed me. I'd been in jail. No one could get away from that. Five days later I became a crook for fair.

A "drag" is the simplest kind of a stall. All the worker does is to mosey round in the business section until he finds a likely-looking truck standing loaded at the curb. Then, if the driver is out of sight, the lad gets aboard and drives off with truck and everything.

I'll give you an example:

The first drag I made with the gang was down in the dressgoods jobbing district. There were three of us in on the job—McKenna, myself, and a third man I'll call Pinkey Lutz. He had red hair I'll mention in passing. Along in Spring Street we spotted the sort of truck we were after. It was a big, two-horse affair; and, from the look of the boxes aboard, McKenna sized up the stuff as right. Moreover, the driver was just getting down from the seat, his hook on his shoulder and his delivery book in his hand. "Hey, quick! Follow him in!" McKenna tells me; then he dodges into a near-by doorway.

I'd been told exactly what to do. If the driver went upstairs I was to beat it back again and give McKenna the high sign. If the driver went in on the ground floor, though, we'd have to wait. In those crowded streets, you see, a man to make his getaway with a truck would have to have at least three or four minutes' start.

In this case the driver went upstairs. I watched him while he climbed the first flight and started up the second. For all I know he may be climbing yet. However I didn't wait; but skipping to the street I gave McKenna the sign. A minute later he was turning the corner with the stuff, truck and all—a freight of about three thousand dollars' worth of silk braid, laces and other fancy trimmings. For five or six blocks or so Pinkey and I lagged back, ready if there was a chase to give McKenna the call to duck. No one chased us though; and by-and-by Lutz and I got aboard and rode.

In this fashion we drove straight to a little restaurant over in the tail of Greenwich Village, a place kept by a woman known as the French Madam.

It was a "fence"—a joint, that is, where us dragworkers regularly got rid of our goods. After we'd unloaded the stuff, carting it all indoors, Pinkey drove off with the truck. A mile away he abandoned it.

We three split up six hundred dollars for that morning's little work and the Madam got the rest. As I learned later, she had connections with a dozen or more places out West, and they took all she had to offer.

It sounds fishy, I know, to say that the Madam could carry on a big business like this and not expect to be nabbed. Madam, however, had "influence." In other words, once a month regularly she slipped a little piece of money to the "old man." Every fence comes across with the graft. It's the only way they can exist.

But to get back to myself again.

It was another accident that got me nabbed the second time. For eight months I'd been living high, saving nothing, but blowing it as fast as it came in. Five trucks in all we'd got away with; and from one, I remember, we knocked out nearly a thousand dollars apiece. As is always the case, though, with a crook, it was easy come, easy go; and I was flat broke again—down to the grit almost. Added to this, McKenna was laid up in bed, crippled with the rheumatism he'd taken in jail. Up I stepped, then, and volunteered to make a drag myself.

Well, I pulled it off all right. It was another big dray, a two-horse truck, loaded this time with millinery notions. It netted us three hundred dollars cash apiece; and then, just when I'd begun to pat myself on the back, something happened! That was the last trick I ever turned.

The dray, it seemed, belonged to a trucking company that was run by a big politician. Naturally he made a roar. Just as naturally, since he was a politician, the police got busy; and, to save herself, the Madam of course snitched on the gang. That night the cops had me again. They had me right too; and as I was without "fall money" or friends to help me I took a plea—in other words, owned up that I was guilty. Seven and a half was what I got; but, with my short time—commutation for good behavior, that is—I was turned out in five years and a few days over.

The day I got back to New York I was in age just twenty-seven. In wisdom, though—in what I'd learned—I was as old as Barabbas, as old as crime itself. There was little I didn't know; and there was one thing I knew best of all—I'd had enough of crookedness; I'd had all and more than I wanted of jail. Five years in stir gives a man a heap of time for thought. I made up my mind I'd starve first before I'd go wrong again; and, besides, I was tied up in a knot with rheumatism. Whether it was real reform or not, you'll have to suit yourself; but, whatever the case, I knew all right I was never cut out for a crook. Eleven days later, though, the cops had me again.

Now here is what every "con"—every crook—is up against. When they got me before I'd not only been "mugged"—that is, photographed—I'd been stood in the line-up at headquarters. By this I mean that every "flatty"—every headquarters plainclothes man—had looked me over, so that my face was known to them all. More than that, they'd listed me as one of the town's regular dragworkers. Well, what happened was this—one of those bulls was working on a drag case and, chancing to run across me, the fellow picked me up.

I was hunting work at the time. For eleven days I'd been pounding the sidewalks, asking from door to door. Jobs were scarce though—either that or no one liked my looks. Anyway at place after place I'd been told, "Nothing doing"; and I was still making the rounds when my friend from headquarters spotted me. And the fact that he did was much as if I'd been caught with the goods!

Off and on a lot gets into print about the cleverness of these bulls how they can take a clew, a fingerprint or what-not, and run their man to earth. Well, maybe! All I can say, though, is that I've talked to a good many crooks in my time—and not one of the lot was ever run down on a clew. Either they were nabbed in the act, redhanded, or some stool-pigeon gave them away. However this is not what I'm driving at. What I'm really trying to show is how the cops often fix it when they fail to get the right man.

It's as simple as A B C. My own case is an example. They take some other man.

A hand collared me, and when I looked round there was this headquarters man. "Here! Come round to the office, you!" he says; and I asked him what for. Instead of telling, though, he just clouted me under the ear; and there I forgot myself. Remember, I was still young; I was trying to be on the level too. I'd done nothing besides to get myself picked up, and I fought to save myself. It was a big mistake. As a matter of fact it was the biggest mistake I ever made—worse for me, I might say, than even becoming a crook. Anyhow, by stretching out that bull the way I did, slugging him after he'd hit me first, I got the whole department against me.

I needn't mention what happened to me right there. It's enough to say a couple of harness bulls—cops in uniform—came up, and I was handled in the street.

"What's the case, officer?" asked the magistrate.

The detective kissed the Book, then rattled off what he had me for. It was grand larceny and assaulting a policeman in discharge of his duty.

For a wonder the magistrate proved to be reasonable. He listened attentively when I told him my story. It was true I'd assaulted the detective. He had struck me for asking a question, and I had knocked him down. And I hadn't committed the crime he'd charged on me. "Well," asked the magistrate, "how about this?"

The detective—and he was under oath, mind you!—named the job, giving the place and the date.

"Judge," said I, "the day that job was pulled off I was locked up in Sing Sing."

Now get me right. I'd been crooked and I'd deserved punishment. Maybe, in the first instance, the punishment had been too much; but let that go. What I'm trying now to show is what happens to a man once he is known to the police. Of course, up in jail, about ninety-nine men out of a hundred will tell you they're innocent; it's a stock joke in fact. Just the same, the police have railroaded more than one man who was as clear as you are of the job they sent him up for. I'm not asking sympathy though. I'm merely stating the facts. The detective had to get some one, so he thought he'd make it me. He got me too!

I was remanded until they looked up the prison records. Naturally I had them there. It was on the charge of resisting an officer that they held me. However a misdemeanor is a good sight less than a felony; and I made up my mind to let it go at that. The detective would swear, of course, that I'd hit him first; so I planned to take a plea, saying I was guilty of plain assault.

I was just green, I guess.

"It's felonious," says the detective making the charge. "He came at me with a blackjack!"

Then the two patrolmen who'd helped take me stood up and swore to it too. I got a year over on the Island.

All this, of course, goes to make me out a good deal of an injured innocent. That isn't the case though. I was injured, no doubt, equally as I was innocent of this particular charge. However that's neither here nor there. The real point is how the police, once they know a crook, help a lot to keep him crooked. Not only that, but I've known them to stick a man in jail just to make a little easy money.

Over on the Island, while I was up, there was a case in point. The whole jail was laughing at the business. It was a real joke I guess.

It appears that a patrolman, a man on post, had picked up a couple of citizens, both respectable business men, out on a lark together. The charge was assault and intoxication; and in the morning the cop started for court with the pair. By now both were sober; and they were dead scared lest they be seen and recognized. "Say, can't we fix it somehow?" they asked the cop; and the cop guessed they could. For twenty dollars each he turned them loose, then he dusted round to Washington Square. There he found two vags asleep on a bench. "Here; I want you!" he said; and grabbing the two he steered them down the side street to the police court. Then, when the clerk called the case—the charge against the two business men, you know—the cop stepped up with the vags.

"Assault and being drunk!" he says; and the two tried to make a roar.

"We haven't been drunk," they piped, "and our names ain't Brown and Robinson!"

The magistrate had seen the two before. He hardly looked up from his writing. "Ninety days!" says he; and the two, still making a holler, were taken away downstairs.

By the time I was let out at the Island I had a scheme all planned to get back on my feet again. It was the same idea I'd had once before—that by owning up I'd been a crook no one would have anything on me. Fine!—only I wish you could have seen what happened. It was a good deal of a joke.

The first place I struck was a piano salesroom. There was a sign in the window saying, Porter Wanted. And I walked right in.

"Any experience?" I was asked.

"No," I said; "but give me a chance and I'll learn if it breaks my back."

That seemed to catch them; and they told me the pay—twelve dollars a week. I could go to work at once.

"That suits me!" I said; and then I looked them in the eye. "Gentlemen," said I, "you don't know anything about me, so I'll tell you. I'm just out of jail, and "

About half a minute later I found myself outside, in the street. They'd run me out as if afraid I'd put a piano in my pocket and beat it! But that didn't feaze me. For three weeks I tried out my scheme. Six jobs were offered me, but once I'd told them my story I was shown to the door. By that time the little money I had was gone; I was living on peanuts mostly and sleeping in the parks. Then I got a nibble.

It was in the last of the six places. "Come back tomorrow," said the man, a wholesale silk merchant. "I'll see what I can do." Bright and early next day I was back there. It was no go. "Sorry," says he; "I'd give you a chance, but the insurance people won't let me. I carry a burglar policy, you know." Then he pulled out a five-dollar bill and offered it to me, but I shook my head. I wasn't a panhandler—not yet anyway. It was about the only thing in my life I could be proud about.

A couple of days later I found a job. It was wheeling a truck in a commission house down near Washington Market; and the place paid me ten dollars a week. Then, nine weeks later, I got into trouble again.

It was a combination of things this time that put me away. One of them was that in asking from door to door for work I'd told about myself. The other was that, by chance, I'd run across a fellow pal of mine.

An old saying has it that there's no honor among thieves. In a way that's true. Then there's another saying: "Set a thief to catch a thief!" And that's true too. Between them all stool-pigeons do more police work than all the police put together. It was my old friend Pinkey Lutz I met again; and Pinkey, though I didn't know it, had turned stool-pigeon.

One night when I quit work he stood on the corner waiting for me.

"Working, I see," says Pinkey, giving me a grin

Yes, I was working. I had a job and I meant to stick to it. When Pinkey heard that he began to grin a little more.

"Say, bo," he said easily, "three of us have a place all planted. It's a fur store and we can haul off enough to be rich! Will you come along?"

I told him to beat it. I'd had enough of crooked games, and I wanted to be let alone. One thing led to another then; we had an argument and came near mixing it up. The result was that before I quit him Pinkey stuck his fist under my nose. "I'll fix you, you dump!" he told me. "I'll get you, all right!"

I only laughed. Two days later, though, the police had me again.

It will be remembered that at the last place where I'd told my story the man had gone to the insurance company. Well, it was this concern that put the detectives on my trail.

It seems that after my visit one of the places where I'd asked for work had been broken into and robbed. Naturally the job was put up to me. Just as naturally, since I was an ex-con, who could have been more suspected? On the stand, at any rate, I was cut all to pieces by the assistant district attorney.

"On such and such a date," he asked, "you were sentenced to the reformatory, weren't you?"

"Yes, sir," I answered promptly.

"On such and such a date," he asked next, "you were sentenced to Sing Sing, weren't you?"

I said "Yes" again. In this way he dragged out of me all my life; and I could see my case growing glummer and glummer.

(Continued on Page 49)

I Wanted to Get the Jail Taste Out of My Mouth and the Jail Smell Out of My Clothes and Hair!

GOLDEN WATER

By WILL IRWIN

ILLUSTRATED BY HENRY RALEIGH

V

"SHEET steel next!" said the Big Fellow—magic formula! Had you or I received that straight tip back in the merry, prosperous days of 1898 we, too, might be sitting with the Powers—given only that we knew how to apply it. Remember, in the wise old fairy tales the Good Fairy did more than give that magic word which would drive away genii and unlock treasure houses: she taught the Enchanted Prince where and when to use it.

William G. Chesborough, having the magic word, found for himself the manner of application. From his strategic position in Pittsburgh he was watching not only tinplate, that basket which held temporarily all his eggs, but the whole steel business. Quietly, diplomatically, he investigated the present conditions in sheet steel. First cousin to tinplate, already it was affected by the tinplate combination. This business, however, was older and the individual concerns larger, more settled. Though the Big Fellow was keeping his hand under the table, rumors of combination had leaked out; owners were hanging on.

Mr. Chesborough made half a dozen tentative advances, only to meet discouragement at the end. Then came another of those little incidents, those accidental openings, which affected so largely his career, as all other successful careers. This time the messenger of fortune was Jerry, the head waiter at the hotel where Mr. Chesborough lunched when it was his whim to forsake the club. Acquainted with most of the wealthy steel men in Pittsburgh, Jerry had taken to overhearing their table conversations, hoping thereby to get rich himself – he was putting his savings into stocks. This day it happened that Chesborough had arrived late; when he pushed back his coffee cup and lingered for a few minutes of conversation with Jerry.

A Tip From the Head Waiter

"DO YOU think there's going to be a trust in sheet steel?" asked Jerry quite abruptly.

At the question, which approached so closely the subject of his own meditations, Mr. Chesborough started within; but he held his countenance as he replied carelessly:

"Oh, I guess not; I don't know that this combination business is going to stick. Why?"

Jerry nodded sagely.

"There's other people who think the same, sir. They say they're going ahead independent. You can't make them see but Tinplate and Federal will go all to pieces."

"Who, for example?" ventured Chesborough.

Jerry looked wise, but he did not reply directly.

"They're sure enough of it; so they're going to issue new capital stock to build up the business," said Jerry.

Chesborough threw out a little joking repartee to gain time while he pondered a mode of attack upon this repository of useful information.

"Well, I know you get into some good things, Jerry," he said at length. "I suppose you make this job pay?"

"Well, of course," said Jerry, flattered, "I can't give away our patrons. But there is nothing to prevent me making a little for myself, is there?"

"Certainly not," replied Mr Chesborough. "I'm out of the game, you know. I made my pile and salted it down. That's my advice to you. If you keep on playing you're sure to go broke. Salt it down when you get it, Jerry."

"You wouldn't mind advising me, though? And you won't give me away?"

Oh, no!"

"Then suppose I found I could get some stock in the Harrison Company? Would you call it a good buy?"

"If you want to take a chance," said Mr. Chesborough cryptically. "Depends on whether there's going to be a combination!"

"But is there?" asked Jerry.

"You can search me!" said Mr. Chesborough as he fumbled for his hat checks. And Jerry, mechanically putting the table to rights, had the uneasy feeling of a man who has talked too much.

"A Millionaire at Last!"

The Harrison Company! Chesborough had thought of that, as he had thought of every other concern in the sheet-steel business, and had dismissed it from his mind. The Harrison Company was situated in a little city tributary to Pittsburgh. Old, conservative, virtually a closed corporation, it had seemed to offer little hope.

He set his sources of private information at work. Jerry's tip proved correct. The plant of the Harrison Company was out of date; the whole business was a little down at the heel and dilapidated. The conservative owners, lacking that certified faith in a golden future through combination which William G. Chesborough possessed, were unwilling to stretch their credit any further in order to install necessary improvements. They wanted outside capital; they were preparing to ask for it. This was a time for quick action. Once let the information leak out to the Big Fellow or any of his group, and the chance was lost.

Locked in the safe-deposit vaults lay the three hundred thousand dollars in preferred stock and three hundred thousand in common that Chesborough had acquired when his Carmania Company entered the Tinplate Trust. Reviewing judicially and cautiously his business chances, he determined to plunge with one hundred thousand dollars of the preferred—the common, low in value just then, was in itself a wager on the future. The preferred fluctuated just below par. He approached cautiously young Bailey W. Harrison, the progressive force in the Harrison Company.

Remembering Mr. Chesborough's connection with American Tinplate, this conservative concern refused at first to have any covenant with him or his money. But he played all his personality; persuaded them that he himself was chary of combination—that he was, in fact, seeking reinvestment of his Tinplate stock because he felt that the combination was going to pieces. Further, he gave his word to young Harrison that he would take no stand, one way or another, in the event of an offer from a trust. He was safe enough in making that promise, since the original owners held the majority of the stock, and his vote would be powerless against theirs. Moreover, he had lived through the making of one combination; he knew that the logic of circumstances would argue his cause in the end better than any poor logic of his own.

As I have said, Tinplate preferred fluctuated a little below par. The Harrison Company deemed that it had made a good bargain with him when they exchanged stock of their own, worth about one hundred and thirty thousand dollars at par value, for the proceeds of that hundred thousand dollars—again at par value—in Tinplate preferred. I write in round numbers in order to keep this story unconfused. A matter of a few thousand dollars makes little difference in a tale of great wealth. Two hundred thousand dollars' worth of Tinplate preferred still lay in the vaults, drawing him dividends against another flood of golden water.

Half-outsider though he was, he had enough confidential acquaintance to reassure him, before he bought his stock in the Harrison Company, that the Big Fellow and his group were indeed going on. The Tinplate deal had given them not only swollen profits but experience. They knew their way about. A hint here, a glimpse there, taught William G. Chesborough that they were working quietly, systematically and with a deadly efficiency toward this newer combination. They had added to their number two or three of the biggest men in sheet steel. All was well with his hundred thousand dollars.

"She'd Have Taken it From Me, I Know, and You'll Do No Less by Her"

The Gathering of the Waters

AND now in that day of great change, the inner meaning of which escaped us at the time, the stampede toward combination, the madness for easy, watered money, spread through the financial and industrial centers of the United States. The heart and focus of it all was Pittsburgh, the center for those metal trades that are the basis of industry. Like newly-opened springs, converging to make a river of golden water, half a dozen steel combinations had sprung up, had gathered full head, and were rushing toward their eventual meeting place.

Leadership passed on and up. The Big Fellow of Tinplate was no longer the giant figure in the movement. The biggest of all Big Fellows—the king by right of native power among American financiers was directing the streams as accurately and certainly as a rancher directs his irrigating water with gate and spade and sluicebox. He of the hawk-eye, whose flashes no man dare face, he of the nerve unfathomable, he of the earnest Tory conviction that his stewardship of great wealth stands responsible to a Tory God alone, was mounting to that high eminence which should set him above presidents and cabinets, powers and principalities. Even before the Tinplate combination his lieutenants and underlings had consolidated Federal Steel. With thirty-three millions in actual value, they capitalized at two hundred millions and issued stock to the value of a hundred millions. Marvel of industrial efficiency—three dollars where one had been before! Miracle of finance—the magician struck the rock and it ran golden water!

Now the American Steel and Wire Company, through successive incorporations in Illinois and New Jersey, had performed a double feat of magic multiplication. At the first stroke a hundred dollars in the stock of an old, rather inefficient factory became three hundred and fifty; at the second, it became four hundred and ninety—and there was still another multiplication to follow. Now the group that

surrounded the Big Fellow of Tinplate had turned momentarily aside from its designs on sheet steel to apply the formula to steel hoops. Again a dollar went in and three came out!

The king made the next move. Nineteen million dollars' worth of tube-works became eighty millions in capital stock—a stock that, through the blessed destruction of destructive competition, soon returned dividends of fourteen millions in one year. The king moved his forces again—and another big concern, whose real worth was a matter guarded closely, took on a new watered par valuation of sixty million dollars.

William G. Chesborough, a moral, cautious family man, still living rather tight and waiting for his own day of greater prosperity, looked over a world suddenly grown hectic and mad and attributed its excesses to defects in early training and religious education. Every week, it seemed, Pittsburgh spawned a new millionaire. Virginia City, Deadwood, Leadville, Butte, Dawson, Nome, as creators of sudden wealth were poor compared to this! We should all perceive that, I think, were we all able to thread the complexities of high finance—to see the wealth in a certificate of stock as readily as in an ingot of gold.

Sudden winners, these millionaires by the law of human nature were bizarre spenders. On the one hand Mr. Chesborough saw old wives exchanged for new; showgirls of veneered manner ruling proudly over tables at which hard-handed graduates of the washtub had ruled humbly but two years before. He saw whole blocks of easily-won stock transferred at the poker table. He saw plain, decent boys—the callus of early toil still on their hands transformed to gilded, roistering youths.

Spenders All

ON THE other hand he beheld the soberer of the newly rich struggling, with the help of social advisers and adaptable American wives, to learn the refined uses of great wealth. Along the hills and bluffs rose districts of fine houses, part of them the product of the best American domestic architects, part shrieking atrocities. There were men of his circle who acquired in a year the basis of a pretty taste in collecting; there were others who, wearing the business suits and soiled collars in which they had come from their offices, dined on gold plates, served by liveried footmen. Some bought racing stables and some built churches; some backed prizefighters and some endowed hospitals—but each and every one was spending.

Mr. Chesborough, as I have indicated, belonged to that minority which kept its balance. He lived in a rented house and within his ample salary; he attended acceptably to his job—and he bode his time. Presently the agents of the coming trust were not only buying into sheet-steel plants; they were dickering for options on independent concerns like the Harrison Company. At last his turn came; the question of staying out or coming in was put squarely up to the Harrisons. The logic of circumstances had worked as he expected. Young Bailey W. Harrison, whom, in that day when he bought his stock, he had promised not to vote for combination, was now heart and soul on the other side.

Young Harrison had the openmindedness of youth; he had seen all about him the blessings of combination. Especially there stuck in his mind that friend who, after the tube amalgamation, had received nearly enough money in dividends to pay for the old factory he had turned in to the trust! These two became allies—their object the transfer of the Harrison Company to the trust at the best terms. The real reluctance of old James Harrison to immerse the business that carried the family name and the position of William G. Chesborough in the outer councils of the Big Fellow became capital for their operations. There were conferences, diplomacies, sudden trips to Chicago.

At first Chesborough and young Harrison did nothing effective to persuade old James Harrison. They merely represented to the central group the impossibility of winning him over. The insiders, yielding reluctantly point after point, showed enough of their hand to prove that they really wanted the Harrison Company. It was on its feet now; young Harrison and his party had even forced a dividend. It might be part of a dangerous competition. Moreover, by its situation it would form a valuable part of their unit system.

Chesborough and young Harrison played their game until the inside group gave its final ultimatum: "Three-and-a-half to one!" This, since a dollar bonus in common stock went with every dollar of preferred, meant virtually seven to one. Fortified with these terms, young Harrison threw all his forces against the resistance of his father. The veteran, as they had expected, gave way at last. All about him, his fellows of the sheet-steel business followed his example—fell away from the independent idea and hurried to cover. And soon William G. Chesborough attended his second melon cutting—this time in New York.

As before, he did not linger to see his associates begin the hectic spending of their new wealth. He hurried home and burst in upon his wife.

"A millionaire at last!" he announced to Mrs. Chesborough.

Practically he was not a millionaire yet, perhaps; but theoretically he was, and that theory was soon to become practice. He came out of Tinplate with three hundred thousand dollars in preferred stock and three hundred thousand in common, which makes six hundred thousand in all. Subtracting the hundred thousand he invested in Sheet Steel leaves five hundred thousand in Tinplate. His hundred thousand, which he drew out to put into Sheet Steel, became at once a hypothetical hundred and thirty thousand. Multiplied by seven, that makes nine hundred and ten thousand dollars. Five hundred thousand dollars plus nine hundred and ten thousand dollars is one million four hundred and ten thousand dollars. Only the common stock of Tinplate and Sheet Steel, which represented seven hundred and fifty-five thousand dollars of this sum, was still of hypothetical value. These securities were selling very low on the market—professedly they were "capitalization of hope." The event was already at hand which should fulfill that hope.

And on that same hope William G. Chesborough, with his talent for sitting tight, had been playing all his stock dividends from that moment in 1898 when the American Tinplate Company cut the melon. He had lived to a purpose within his salary. The steady dividends from his Tinplate preferred and the dividends from the Harrison Company all went for his larger object. He was buying Tinplate common, watching the fluctuations to throw in his accumulated capital whenever it seemed at lowest ebb—at times it went as low as twenty-one. He bought with educated judgment, having a glimpse of the inside. The exact figures would not profit us. It is enough to say that he acquired American Tinplate common worth, had it stood at par, a hundred and twenty-five thousand dollars. Let us add that to his winnings—$1,410,000 plus $125,000 equals $1,535,000—his hypothetical fortune, par value, early in 1901.

And now, at last, the streams of golden water had run together to make a river. The United States Steel Corporation was on the way.

There was once a Frenchman named Balzac, and he had a double genius—he understood unsurpassedly the human heart, and he could draw the significant thread of meaning through a tangled and complex financial transaction. Were he alive now and casting his eye over the world for material I have no doubt he would settle upon the events that surrounded the United States Steel merger. None lesser than he should attempt it; and the few attempts have failed utterly not only to convey its drama, its significance in our history, its effect upon the lives of those who got the money and those from whom it was taken, but even to state the facts.

The vital basis of all industry gathered in perpetual ownership against the competition of newcomers—a billion and a hundred million of real and imagined dollars assembled into one gigantic certainty—but these bald statements fail to convey it. The ranges about lordly Superior, where giant, animate machines nuzzle out that red-brown sand which is the real fairy gold of the world; the droppings of carboniferous forests, buried for a thousand centuries against their looting in the century of waste; the factories that are the blood of cities and states; the lifelong toil of myriad men; furnaces and ovens; lake fleets and railroads—all these the lords of finance bound together and laid tribute at the feet of the king who giveth bounty to his barons!

Then there was the drama of it—the struggle between King Morgan, the Lion, and Baron Carnegie, the Fox. Secure in its ability to manufacture steel faster and cheaper than any other company in the world, the Carnegie Company held out against the new-made trust. Months of uncertainty and struggle passed before the king drew in this independent principality by such a price as the world never knew before—six hundred million dollars for a hundred millions in book values! "And we'd have given you a hundred million more," said Morgan to Carnegie afterward.

"Where's the Merit if You Give Fifty Dollars of My Money?"

More Water

HOWEVER, we are concerned less with the drama in the United States Steel Corporation than with the fortunes of William G. Chesborough, and the moral we may draw therefrom.

In the first amalgamation of 1901 the American Tinplate Company and the American Sheet Steel Company, together with all the subsidiary trusts that had been formed since 1898, entered the United States Steel Corporation. Sheet Steel, it appeared, had been saturated until it could not accommodate another drop of water. For his Sheet Steel securities, preferred and common, Chesborough received dollar for dollar at par of like stock in the United States Steel Corporation. But there were still dry areas, it appeared, in Tinplate. For every share of Tinplate preferred he received a hundred and twenty-five dollars in United States Steel preferred. For every share of Tinplate common he received a hundred and twenty-five dollars of Steel common—all par values again—and twenty dollars of Steel preferred.

He held two hundred thousand dollars in Tinplate preferred; the water in that came to fifty thousand dollars. By the original melon cutting and by his steady purchasing at reduced prices he had acquired four hundred and twenty five thousand dollars in Tinplate common. The water in that came, in round numbers, to one hundred and fifty thousand dollars. I have shown already that he held securities to a par value of $1,535,000. Add the trust bonus on his Tinplate stock, and the total becomes $1,735,000—his hypothetical fortune in 1901. It remained merely hypothetical for some time. Indeed, there was a period

of daring financiering, of bond expansion to satisfy the Carnegie claim, and of stock juggling on Wall Street when Steel common fell below fifteen. But the "cinch" and the marvelous efficiency of method in the new corporation raised its value year by year, until at length the quotations above par of the preferred and below par of the common balanced each other—and his million seven hundred-odd thousand became as safe as Government bonds, and much more profitable.

Let us analyze briefly the causes of this little fortune—a tiny one compared with the swollen piles accumulated by the men who had much capital when the movement began, or by the insiders of the various smaller groups.

William G. Chesborough entered the tinplate business with twenty-five thousand dollars. By shrewdness and by one illegitimate trick he multiplied this until he was the sole owner of the Carmania factory, which was worth, when new, three hundred thousand dollars. However, he had expanded his own fortunes so fast that he could not provide a sinking fund for the depreciation of the plant; the heavy profits of good years went not for that purpose, but for the payment of his personal obligations. The Carmania Company fell in value until, when the movement toward combination began, it was worth only a hundred thousand dollars. We may fairly say, then, that in the creation

"Do You Think There's Going to be a Trust in Sheet Steel?"

of the little Carmania factory he had added about a hundred thousand dollars to the world's wealth.

It is a canon of old-fashioned economics that the promoter, like the laborer, is worthy of his hire. He takes risks; if he wins let him own the winnings of his wager. So we may fairly allow him the rightful ownership of that hundred thousand dollars. He multiplied it by seventeen, as I have shown. Did he add any more to wealth—give any further impetus to production? Yes—once! For a short period he let out a hundred thousand dollars to help refurbish an old factory. Otherwise he simply saturated it with water—took advantage of the creation of fictitious values. But miraculously those fictitious values became actual and returned steady, bloated dividends. And yet his story is the story in little of almost every man who entered the billion-and-three-quarters Steel Trust corporation.

Finally: Did Mr. Chesborough, except for one transaction in his early career, do anything the world considers illegitimate? Candor is forced to answer no. If you have followed me thus far the chances are that you are envying Mr. Chesborough. You know and I know that we, had opportunity offered, would have jumped to accept the same chance of easy money. From the time when he set his hundred thousand dollars to catch water he was

(Continued on Page 40

THE SULTANA

By HENRY C. ROWLAND

ILLUSTRATED BY A. B. WENZELL

III

WHILE Baron Vilzhoven and Fulton were still in conversation Mills entered with the cheering news that Virginia Lowndes was none the worse for her accident, barring a slight stiffness in her shoulder.

"That big head of hair saved her," said he, "and the scratch came from a hairpin. She absolutely refuses to go to bed and is lying on the sofa making caustic remarks, of which Fulton is the inspiring cause."

"May I go up and tell her how sorry I am?" Fulton asked.

"I suppose so. She dropped the score of the Königskinder when she took her dive after the gander. Miss Vilzhoven and I are going to walk back up the road to look for it."

"Yes. Go up and amuse her," said the baron. "I must see about arranging a place for my motor. There is not room for three in the garage, and our two guests, Count Strelitso and Captain Rimbert, will be coming in soon. They have gone to a forest not far from here to kill a boar. Myself, I do not shoot. Fishing is far more to my taste."

He rose heavily to his feet, clumping across the splendid oriental rugs in his hobnailed boots. At the door he looked back.

"Do not dress for dinner," said he. "We come down here to the country for simplicity, as you see. *À bientôt.*" And the big doorway framed his massive figure.

Fulton followed Mills up the stone stairway, the steps of which were worn thin from many generations of feet. Going the length of a dark corridor Mills rapped outside the heavy portières at the far end.

"Mr. Fulton wants to come in for absolution," said he.

"Mr. Fulton is already absolved, but he may come in if he likes," answered a clear voice that held no trace of suffering, and Mills and Fulton entered. The room was apparently a ladies' boudoir, of fair dimensions and handsomely furnished in ancient Louis XV. Virginia, in a flowered kimono, was lying on a *chaise longue* by the window, through which was to be seen a charming panorama of terraced gardens and distant fields already green, sloping down to a little river, beyond which was a park or forest. The red sun was at the level of the treetops, and its horizontal rays came through the window to paint a ruddy glow on the girl's face and touch her chestnut hair with a rim of gold.

"Thank goodness, you're looking so much better!" said Fulton fervently. "Haven't you a headache or anything?"

"Nothing but a little soreness in the shoulder, which Doctor Mills cheerfully assures me will be worse tomorrow. I've always been a hard-headed young person, and besides, so much hair on a girl is not without its advantages." She looked at Mills: "If you and Basia are going after my music you'd better start; it's getting late."

There was a rustle from an adjoining room and Miss Vilzhoven came in. Fulton looked at her with interest. She was strongly Magyar in type, with a rather broad face, gray eyes set well apart, a short, pretty nose, a wide mouth with strong even teeth, and a rather pointed but well-shaped chin. Her skin was very white, her hair black and thick, her lips full and ripe. A very pretty girl, Fulton thought, though suggestive of a primitive age. Her figure was strong, supple and generously rounded. One sees many such types in Vienna and Budapest, though there were about Basia Vilzhoven the refinements to be expected of an old race, such as the delicacy of her skin and the small, well-shaped hands and feet, also a slight haughtiness of manner.

She gave Fulton a nod. "You may amuse Miss Lowndes while Doctor Mills and I go to look for the music," she said, and picking up her dog whip from the table started for the door, followed by Mills.

Fulton drew up a chair. Virginia gave him a curious look.

"It's rather nice to see an American," said she. "Are you any relation to the first steamboat?"

"Yes. As that was the child of an ancestor's brain I can count it as an uncle of mine. But the family has been ungrateful enough to desert steamboats for motors."

"Motors are all right—when you happen to be inside the car," said Virginia. "How did you wander so far off the big route?"

Fulton told her the circumstances that had led to his quitting Monte Carlo for the open country. Virginia listened, her chin in her hand.

"So Doctor Mills lost all his money and his family ring," said she. "That is too bad. I like Doctor Mills."

"I have not liked him for two days—no, three," Fulton answered. "He lost his ring the day before we left Monte. However, I am beginning to like him better now."

"Do you always stop when you see a girl with teeth and hair and eyes and things?" Virginia asked.

Fulton squirmed a little. "I have never been one of those motorists," said he, "who go dashing madly through a country with no regard to the interest and beauty to be found on either side of the road. When I see something to admire I stop to enjoy it, whether it be a château, mountain scenery or a pretty girl. Coming over the Esterel I stopped for ten minutes to look at the view. So if I stopped to speak to you, you really oughtn't to blame me—or even if you did, nobody else would. One ought to be fair." He glanced at the gold-rimmed hair and sighed.

Virginia's forehead knitted in a little frown, but the dimple was struggling for expression. Little lines of malice were forming about her lips.

"Why did you try to run over Napoleon?" she asked.

"I didn't."

"Then you were acting purely in self-defense?"

"Not even that. I was trying to save him from himself."

"Listen!" she interrupted, raising her hand.

Fulton listened. From the front of the house came the rumble of a motor, which from the deep pitch of sound the experienced ear could at once recognize as proceeding from a very high-powered car. The whine of a brake followed, and the noise of the motor became a low-toned purr.

"That must be Count Strelitso and Captain Rimbert coming back from the *chasse*," said Virginia.

"Who is Count Strelitso?" Fulton asked.

"Oh, he's a lot of things. But the most important to me is that —— Will you promise not to tell?"

"Word of honor!"

"Well, then"—Virginia's color heightened and the little lines of malice became more pronounced—"he is my fiancé."

Fulton felt as though a glass of ice water had been suddenly dashed in his face. His ready tongue was silenced for a minute; then he asked:

"What else is he?"

"Isn't that enough?"

"For Count Strelitso, yes. Otherwise he ought to be shot. But who is he to deserve so much?"

"He is a Russian from the Baltic provinces, and very much of a man. Everybody likes and admires him. I met him at Baron Vilzhoven's house in Paris a couple of months ago, and I've seen a lot of him since. We are going to be married as soon as I come of age, which will be in a few months. I thought I'd tell you, because like all Russians he's horribly jealous, and if he saw you trying to flirt with me he'd be quite capable of making a scene," she finished naïvely.

"I'll try to keep him from making a scene," said Fulton gloomily.

"Yes, do be good." Virginia leaned toward him with a flushed face and eyes that were bright with expectancy. The loose folds of her kimono slipped open to expose a creamy throat, which stirred Fulton far more than had the magnificent view to be seen from the top road between Nice and Monte Carlo. "Isn't it funny," said she, "how differently one feels with one's own people? Talking with Doctor Mills was just like talking to one's big brother—or something; and you are the same. Really, Mr. Fulton—it—it makes me sort of homesick." Her gray eyes were a little misty. "I know that you will both try to help me, for Baron Vilzhoven doesn't approve one bit, and Basia is not sympathetic, although she's in love herself."

"With whom?" asked Fulton rather stupidly.

"With a man who is nice enough, though rather beneath her—a Mr. Sautrelle, who is a sort of expatriated American and the head designer at Kalique's in Paris."

"That jeweler in the Place Vendôme?"

"Yes. Mr. Sautrelle is really an artist, I suppose; but just the same, if the baron knew about it he'd be furious." Virginia spoke hurriedly and as if trying to draw the conversation from her own affairs. "Mr. Sautrelle goes to the Vilzhoven's quite often, though I wonder that he does, as Gustav, Basia's brother, can't stand him and is scarcely decent to him. Mr. Sautrelle designed that bracelet Basia wears. She even wears it to bed. Listen!"

From the corridor outside there came the sound of heavy uncertain steps; then a rich barytone voice, which said soothingly in French: "Easy. Lean on me, old fellow."

Virginia sat bolt upright and the color left her face.

"What's that?" she asked breathlessly. "There must have been an accident. Oh, Mr. Fulton, do go and see."

Fulton jumped to his feet, but at the same minute the portières were pushed aside and the baron entered.

"They have come back," said he. "Rimbert is very ill. He has had a return of the fever which he caught in Java, and this sudden change of the weather has brought it out. He felt badly this morning, so instead of remaining at the *chasse* they went for a run over the road, lunching at Avallon. Now Rimbert is worse. His lips are blue. Strelitso is helping him to bed. Rimbert seems to be in the very devil of a humor, and persists that it is nothing but a slight touch of malaria. He did not speak politely to Auguste, who wished to help him, and when I suggested Doctor Mills, he growled like a sick bear and made remarks not complimentary to the medical profession."

"They got drenched in that shower yesterday," said Virginia, "and no doubt that helped to bring on the attack." She turned to Fulton: "Captain Rimbert is a retired officer of the Dutch army and has coffee plantations in Java. He was out there for several months last year. If you'll excuse me now I believe I'll dress."

Fulton went out with Baron Vilzhoven, going to his room to change his motoring costume for a light serge suit, since his host had put the ban on dinner clothes. He was busy with his toilet when Mills came in.

"Did you find the music?" Fulton asked.

"Yes. Say, Pete, we may have missed some excitement by leaving the main road."

"Don't think we've got any kick on that score," Fulton answered. "What's happened?"

"There's been a hold-up by some motor bandits where the road goes through a tunnel near Arcy, just this side of Vermenton. A big Paris jeweler was bringing down some stuff for a wedding that's due at a château not far from here, and some crooks in a motor stopped his car in the tunnel, laid out the jeweler and his chauffeur and got away with the goods."

"Who sang you all that?"

"A man we met on the road who had just come from Vermenton on his wheel. It seems that it wasn't the jeweler himself but a confidential clerk or something, and now he's cleared out and the police are looking for him. Looks as if he was one of the gang. The crooks pretended they had broken down, and when the two in the jeweler's car got down to lend a hand they were tapped gently on the head with a slungshot. The whole thing sounds sort of fishy. If we hadn't left the road we'd have just about been there when the job was pulled off."

"I like it just as well here," said Fulton through his sponge.

"There's no kick coming from me," answered Mills. "Say, Pete, she's a bully girl, once you melt the ice."

"I hadn't noticed the ice—or at least not since it was cracked by the searchlight," answered Fulton with a facetious air.

"Oh, shucks! I'm speaking of Basia—Miss Vilzhoven. I'd like to know her better. Can't we get Connors to put the motor on the blink so that we'll have to stop over another day?"

"It wouldn't be honest," answered Fulton sadly. "Besides my girl's got a mash on this cursed Hun that's stopping here—only this is a confidence."

"Well, you're a good confidence man all right. It can't be possible that Basia's a maverick either. She's got too many good looks. I suppose we shall have to steal out into the cold world again, and I a pauper." He sighed deeply and began to throw things out of his valise.

A servant came in presently with lights, and when Fulton went down a little later he found in the salon the baron, Basia, Mills, and a handsome man not much older than himself who was presented as Count Strelitso. As soon as the opportunity offered Fulton studied this individual with an involuntary animosity that contained a good deal of grudging admiration. The Russian was certainly a splendid figure of a man. Physically he was a little above medium height, with a strong, well-shaped figure, broad of shoulder, full of chest and small of waist. His features were clean-cut, dominant and high-bred, while a certain quality of harshness was relieved by a pair of extremely attractive eyes of indescribable color, but containing that expression of combined warmth and mockery often to be observed in the eyes of Italians of the upper classes.

In spite of his instinctive dislike Fulton was forced to admit to himself that here was a strong and extremely attractive personality. He thought of Virginia and gave an inward sigh. He was still thinking of Virginia and Strelitso was listening with a polite impatience to the story of the accident, with frequent glances toward the door, when there came the click of a slipper on the parquet, the swish of a skirt, and it seemed to Fulton, as he glanced quickly over his shoulder, that some medieval portrait of a court beauty had suddenly stepped down from its frame.

Virginia might have posed for La Vallière or Du Barry costumed for a garden fête at Versailles, as she stood smilingly against the background of rich Gobelin tapestries. Her pointed corsage, cut square at the neck and filled with old lace, was of blue satin; over her hips was draped the same stuff in a pannier effect, which opened over a skirt of stiff gold brocade reaching to the ankles. Her stockings were of the same tint as the corsage and her little slippers with their red high heels matched the brocade of the skirt. Round her neck was a narrow strip of black velvet ribbon held snugly by an old paste buckle, with a similar decoration round her left wrist. Her hair alone held a modern note, yet in its simple arrangement went charmingly with her costume.

Vilzhoven broke the admiring silence with a hoarse chuckle.

"Heavens," said he, "this is what I get for trying to introduce the ethics of Tolstoi at my simple country house! If that sage were to see this child he would run down into the cellar and stay there until she had been sent away—and that would not be so unwise a thing for a man to do if he values his peace of mind."

"It certainly is madness to remain," sighed Strelitso, who spoke perfect English, in reply to Vilzhoven.

"The cellar is locked," said the baron, "so we shall have to run our risk. What a girl!" He looked at Fulton and flung out his hands. "When she is not studying her rôle of Gretchen with the geese, or that of Mimi in the attic, or Juliet on the balcony, or Micaela over by the grottoes, she must be studying her costumes instead. Who are you now?" he demanded.

Virginia gave [illegible] curtsy.

"I am Manon," she answered. "'*Excusez-moi; je suis encore toute étourdie.*'"

She slipped into the room and made her way to a divan in the corner, whither Strelitso followed her. Basia came into the room at the same moment. Her face was very white and her hands were tightly clasped.

"Well," asked the baron sharply, "what did you learn?"

The others looked up inquiringly. Basia moistened her lips and seemed to be trying to compose herself.

"I have just telephoned to Vermenton," she said in a low voice. "It was Mr. Sautrelle in Kahque's car, and he was on his way to the Château d'Irancoy with a diamond tiara valued at two million francs."

"What! What!" cried the baron, springing to his feet. "What is that you tell me? A tiara worth two million francs! Impossible!"

"What's all this?" cried Strelitso sharply.

Basia, in a voice that trembled slightly, told what she had just learned from the Vermenton station of the *gendarmerie nationale*. The others listened, stupefied. Basia sank down upon a chair.

"That is terrible!" growled the baron. "Who could have sent such a gift? And this young Sautrelle, who was intrusted with the delivery of the tiara, is Kahque's chief designer and a friend of ours. I cannot believe that he was implicated. His father is a rich man and he is the only son." He looked at Basia. "You say that nothing has been seen of him?"

"Nothing. The mounted police have been searching the locality."

"What sort of a car was this one of the bandits'?" asked Strelitso.

"Nobody seems to know," Basia answered. "Mr. Kahque's chauffeur could say only that it was a long, open car, very high-powered and he thought of foreign make." She looked at her father. "What do you think has happened to Mr. Sautrelle?" she asked.

The baron shrugged. "It is impossible to say," he answered. "*Supristi!* What times! One would say we were in the Middle Ages. Two million francs!" He knit his bushy brows. "Do you know," said he suddenly, "I would be willing to wager that this tiara was a gift from my old friend, Isidor Rosenthal. He is devoted to the d'Irancoy family. I believe that the Duke d'Irancoy once rendered him a great service when he was in rather a tight place with the government. What a blow to poor Mr. Kahque! Let us hope the jewels were insured. But come, we will learn more tomorrow. Is not dinner nearly ready?" He glanced toward the door and saw the old butler, Auguste, standing on the threshold. "Come, children," said he, "we are served."

At table the conversation turned naturally on the subject of the motor bandits, the weight of the discourse being principally sustained by the baron, though not until after the roast, for the hale old disciple of Tolstoi held all things secondary to the replenishing of physical force. Then, reënforced in mind and body by two servings of soup and several perch from the river, he proceeded to sum up the scattered observations from round the table.

"There is no excuse for such crimes," said he. "They can only occur when a government combats modern science with Middle-Age methods—and most governments do that, as otherwise the Radicals scream so loud that everybody is frightened, including themselves. Radicals are all right—as they get older. They remind me of a bloodhound pup that was given me by an English friend. The voice of this young dog developed faster than his mind and body, and when something moved him to protest it made him so noisy that one could not hear what was going wrong. In France it is the same; they bark but they do not

Also the Baron Was Getting Angry

bite, and at Vermenton the gendarmes are going about on horseback looking for a motor car that can run away from the Sud Express. As weapons they have always only their sabers and an obsolete revolver to use against a modern arm. It is stupid. Why do they not give the police motorcycles and automatic pistols?" He glanced round the table as though to challenge dissent, then filled his mouth and continued:

"Today the people are different too. Strelitso and Rimbert hunt boars with shotguns full of buckshot. I hunted them in my youth with a spear, and if I had to sleep in the snow I did not take a chill. Now here is this young Sautrelle. A bandit hits him on the back of the head with a little bag of shot, and he topples over. I have been hit over the head with the butt of a musket, and all the harm that it did was to give me a white lock which the ladies found interesting. Auguste, bring some of the *quatre-vingt-treize* champagne. It is not always that we have such distinguished guests."

A slight silence fell, while the baron filled in the chinks with cabbage and lentils. The old butler had anticipated the order, and when the host had drunk a goblet of champagne and had carefully wiped his thick mustache and beard on the napkin tucked under his loose, low collar, he continued:

"The trouble of these times is greed. We are becoming too luxurious, and luxuries are dear. Now, for instance, this young Sautrelle, who has sat very often at our table. I must say it looks badly for him. He has been playing high at the club, for the last time that I was in Paris his gains were the talk of the evening. The worst of it is that he will inherit plenty of money, and there seems no reason for his having allied himself ——"

But the respectful silence attending on the discourse of the host was suddenly broken. Virginia leaned forward, her gray eyes black, and there was a red splash in either cheek.

"Baron Vilzhoven," said she, "may I speak?"

The old man knit his bushy eyebrows.

"Yes, my dear," he answered a little gruffly, "when I have finished."

"Thank you," said Virginia, and drawing back in her chair began to talk in a low tone to Strelitso. Vilzhoven took a gulp of champagne; then looked round the table helplessly.

"What was I saying?" he asked.

"You were saying," Fulton answered with a suppressed grin, "that the times have grown too luxurious, and that the French government ought to supply the police with modern arms and means of pursuing criminals."

"That is true," muttered Vilzhoven; then turned to Auguste.

"Serve the salad," he growled, "and I hope that the woodcock are not overcooked."

There came one of those angel-passing silences that sometimes occur at a dinner, where many divers impulses are rife and seem, as one might say, to lock horns for an instant. When somebody with sufficient courage writes a book on social psychology this transient second will probably be described as a crisis in the hectic course of entertainment, and a remedy may be prescribed. Yet they inevitably occur, and often the high gods seize on the pause to instil their own counsels. Perhaps at this moment Virginia was their direct emissary, for her throaty voice broke the silence, a good deal as that of a nightingale apologizes in its first deep note for breaking the peace that belongs to the night.

"Poor Mr. Sautrelle," said she tentatively.

There was a moment of silence; then Baron Vilzhoven began to growl like a dog.

"But why 'poor Mr. Sautrelle'?" he demanded, knitting his bushy brows and glaring at the girl.

"Because," said Virginia calmly, "everybody within reach of the Paris evening papers is probably reading about the crime and saying that he is in league with the robbers."

"Ho!" grunted Vilzhoven. "You flatter the enterprise of the Paris evening papers. But what if that were so? Why shouldn't one think him guilty?"

Again Virginia leaned forward.

"Because it is so plain that he is not," she answered, lifting her voice, with a sudden, startling effect. "Stop a moment to think, Baron Vilzhoven. Let's use our imagination. So far we don't know very much about it, but they say that after he came to, Sautrelle went out of the tunnel and disappeared. Why should he have done that? If he'd been in league with the bandits he would have stayed with his car, wouldn't he? Nobody could have proved anything. But by going off and not coming back he has made himself suspected. Then why did he do it?"

There was no answer. Virginia looked round the table.

"Maybe he found some clew and started in to follow it up," ventured Mills.

"Of course," answered the girl. "That's the only explanation."

"But how could he find a clew," said Strelitso, setting down his glass, "if the bandits had already gone?"

"Precisely," growled Vilzhoven sulkily.

Virginia gave a little shrug of impatience. "You men make me tired," said she. "It isn't modern arms and transportation that you need here in your old countries; it's modern thought. Just think for a moment what you would have done in Sautrelle's place. You would have run out of that black hole to look round, wouldn't you? Then suppose that you had seen a car coming. You would have run down the road and stopped it and asked: 'Have you passed a big racing car?' and so forth. 'Yes; a car like that tore past just below here at Chose-sur-Cure.' 'Well, then, they are motor bandits,' and so forth. Then they turn round and rush back over the road to spread the alarm. Sautrelle with them. Or they come to a cross-road and Sautrelle leaves them to investigate. But as to his being an accomplice, why it's too silly for words!"

"Then you think that Sautrelle found some clew and followed it up?" asked Mills.

"Of course he did. There's no other supposition."

Nobody spoke. Basia leaned toward Fulton, who was at her right. Her eyes were glowing like coals.

"You Americans ought to be proud of your women," said she.

"We are, I think. So are the women. But ——"

"What?" Virginia interrupted.

"We were admiring your logic," said Fulton.

"Well," demanded Virginia, "what's the matter with it?"

"Nothing."

Virginia threw him a combative look; then helped herself to the half of a woodcock. Vilzhoven, his mouth full of salad, came to her rescue.

"You are right," said he. "I am reproved. In this country the men talk too much. They should listen to the young girls, as they do in America. But your points are well taken. Let me give you some salad. There is not enough vinegar in the sauce, but otherwise it is excellent. As for Mr. Sautrelle, no doubt we will read tomorrow that he has recovered the tiara and killed a bandit with his teeth. He has very nice teeth. I noticed them the last time that he dined with us in Paris."

Virginia felt the blood pouring into her face. Her feet scuffled on the oak parquet. Then Mills' elbow touched hers, not accidentally but with a purpose.

"Sit still," said he; "don't let them josh you."

She crowded against him. "I don't mind the baron," said she, "but I just hate Mr. Fulton. He gets on my nerves."

"Never mind," said Mills comfortingly; "you'll like him better later on. He's had a trying time for the last few days. It's all been my fault."

"How your fault?"

"I promised not to gamble at Monte; then went and lost my shoestrings ——"

"And your ring."

"Did he tell you that? Why, darn him ——"

"Hush. He's looking over here. Doctor Mills, did Mr. Fulton tell you what I told him this afternoon?"

"No."

"Yes, he did. I can see it in your face. Men are such awful liars. Look! Isn't it a beauty? Such a lovely ruby, and the setting so quaint and old-fashioned. I'd rather have it than something from Kalique. Only don't tell anybody. Basia will never notice it because I wear so many different things." She glanced warily round the table. "Look! It's a family heirloom of the Strelitsos."

Mills glanced down at the dainty hand thrust toward him under the protecting rim of the table. He glanced, then looked, then stared—for the ring was the same from which he had parted before the Casino at Monte Carlo.

"What's the matter?" asked Virginia.

"I—I'm just wondering where—where he found that old setting."

"Russian work. Don't you think it's awfully unusual?"

"Awfully. Let me look."

Virginia hesitated; then seeing that Strelitso, Basia and Fulton were involved in some argument, while the baron was busy with his bird, she lifted her hand to the light from the candles. Mills did not prolong his examination. The first glance was enough to convince him that there could be no mistake; that the ring was undoubtedly the one he had gambled away.

In spite of his astonishment he managed to control his voice and expression as he said in a low voice:

"It is really very handsome. And so you are engaged to him?"

"Hush! Yes, but don't say a word about it. The baron doesn't approve. He says that I can do much better." She gave a stifled little laugh. "Europeans are so cold-blooded about matchmaking. Michael has told me frankly that he is poor; but it doesn't matter, as I shall have an awful lot of money when I come of age. Don't you think he's very handsome and distinguished?"

"Very. And he says that this ruby ring is an old family heirloom?"

"Yes, it belonged to his mother. That alone makes it worth a lot to me."

"Does that big car in the garage belong to Count Strelitso?" asked Mills.

"No, that is Captain Rimbert's. He is very rich."

She turned to answer some remark addressed to her by Vilzhoven, who had got over his instant's irritation. Mills stared at the tablecloth. "How," he asked himself, "did this lying adventurer get hold of my ring?"

Mills had been told that Strelitso and Rimbert had been guests of Vilzhoven for the past ten days. The only explanation of the mystery seemed to be that the man who had bought the ring on the steps of the Casino must have been a dealer about to return to Paris and a person known to Strelitso. The count might have written to this individual, commissioning him to send him a ring of a certain value that might pass for a family heirloom, sentiment thus taking the place of high intrinsic worth. Mills could realize that Strelitso was playing for a high stake, and could therefore afford to disburse three or four thousand francs in a symbolic gift that was to bind to him a very lovely and talented girl who was on the eve of inheriting a large fortune. There really seemed to be no other possible solution for the puzzle, and so far as Mills was personally concerned the situation was strictly no affair of his. He had sold the ring outright for a fair-enough price, under the circumstances, and if Strelitso saw fit to buy it and lie about it to Virginia, that was Strelitso's business and the girl's. Mills felt that the only decent thing for him to do was to keep his mouth shut.

The excellent dinner was pleasantly finished and the whole party adjourned to the salon. They were taking coffee when the butler came in to say that Miss Basia was called to the telephone. The girl excused herself and hurried out, to return at the end of perhaps five minutes.

"It was Isabel d'Irancoy," said she. "They have heard of the robbery and everybody is terribly excited, and small wonder. You were right, papa, the tiara was the gift of the Rosenthals. The baron is now at the château for the wedding, and what do you think it was? that wonderful new diamond, the Sultana!"

Strelitso sprang forward suddenly, upsetting his coffee.

"What?" he exclaimed. "The Sultana? That blue diamond!"

"Yes," answered Basia. "It was the Sultana, set with other stones in a tiara designed by Robert Sautrelle. But that is not all. The same bandits, not satisfied with the Sultana, committed another robbery just after dark on the road near Avallon. They must belong to a well-organized band, for their second victim was also a dealer in jewels—a man named Durand."

"Durand?" cried Strelitso. "Impossible! I know that dealer. He goes every year to Monte Carlo to buy from players who have lost at the tables!"

"So you see," cried Basia, "the bandits must have been informed that valuable jewels were being sent from Kalique's and that this other dealer was coming over the road. Poor Robert!"

Everybody began to talk at once, but Mills said nothing. He was watching Strelitso, and he saw the brilliant eyes of the count flash involuntarily at the ruby on the slim finger of Virginia Lowndes.

IV

AFTER Gustav Vilzhoven passed the thicket where he was ambushed Robert lay for a few moments scarcely less stunned than he had been from the blow of the slung-shot on the back of his head. The confusion of his mind was such that he could neither think nor act. But this inertia lasted for only a few seconds, and by the time Gustav had disappeared round a bend of the path Robert had himself in hand again. He scrambled to his feet and stood for an instant or two mentally analyzing the situation.

The result of this brief reflection was far from agreeable. Robert's nature was highly sensitive, yet possessing a certain obstinacy that often passed for a "thick skin." Although a frequent guest at the house of Baron Vilzhoven and a profoundly respectful admirer of Basia's, he knew that his social position there was insecure. As an artist he received respect and consideration, but as a tradesman he was regarded a bit askance. And the worst of it was that Robert knew himself to be both, for he had brought several large orders to the house of Kalique, not for the commission that was pressed upon him by his appreciative employer, but for the pleasure it gave him to create some charming design that might call admiring attention to a lovely head or throat or wrist. Robert's nature was such that he could not see a pretty girl without saying to himself: "What a shame that a girl with such a delicious skin cannot afford to set it off with one of my designs."

Basia's bracelet was the result of Robert's appreciation of the girl's perfectly molded wrist, and incidentally the baron had been obliged to dig rather deep in his pocket for the gift. Basia herself, being a bit of a savage from the lower Danube, had fallen in love with the man who adorned her, with no particular regard for the person who paid the bill, who happened to be her father. Basia was much more grateful to Robert than to the old baron, who grunted over the fact.

But whereas Robert had always been kindly entertained by the father, he could not say as much for the treatment he had received from the son. Although he had frequently

met Gustav at clubs and restaurants and the races, the young man had always presented a patronizing manner, though invariably polite and considerate. It was this very consideration that had led Robert to say to him a fortnight earlier, when they happened to meet at the club, that he hoped the Baron and Mademoiselle Vilzhoven would not think him too inappreciative for having declined several invitations to dinners and receptions, as he had been very much occupied with a design for a tiara for the *corbeille* of Mademoiselle d'Irancoy. In fact, Robert could not be sure but that in the exultation of the moment—for everybody had dined extremely well and his work was nearing its completion—he might not have whispered to Gustav that his work had been to mount that magnificent new stone, the Sultana, with its satellite gems.

Here was the leak, thought Robert bitterly, and cursed himself for a pampered, blabbing pup. He knew Gustav for a wild Hun, and he remembered once having seen him throwing louis on the floor of the Bal Tabarin, just for the fun of seeing the girls—and most of the men—scramble for them. Gustav was as wild as an eagle from the cliffs of the Kasan Defile, and predatory blood was in his veins. No doubt he needed money, and he had acted on Robert's after-dinner confidence to go after it—and get it too. That was the main point. And Robert had not the slightest doubt but that if he were suddenly to step between this haughty robber noble and his plunder, a bullet through the head would be his immediate reward.

All of these considerations went through Robert's mind in the space of time that it takes the ticket agent of an American railroad to make change. It was clear enough to him that Gustav Vilzhoven had held him up and stolen the tiara. But Gustav, like most amateurs of crime, had only done the job halfway. Instead of killing Robert and the chauffeur outright, he and his accomplices had merely stunned them for a moment or two. Chu-Chu le Tondeur would have taken no such paltry chance.

The feeling that he had to do with a tyro gave Robert courage. He dusted off his clothes, took his overcoat across his arm and started down the path after Gustav. For a moment it occurred to him that it might be better to search the grotto, but he threw aside this idea. It was getting dark and he had with him nothing but a box of matches. Much better to follow Gustav, confront him with his crime and get back the tiara without scandal and exposure. Robert ran to the curve of the path and strained his eyes in the growing gloom. Gustav was not in sight. Robert stood for a moment listening. He was on the edge of the river, and as he listened he heard the splash of an oar in the water. Creeping down to the bank he saw a scow in midstream, propelled by a figure standing upright.

"Confound it!" said Robert to himself. "I've got to get wet."

He waited until the boat touched the opposite bank and the man got out and pushed through the willows. Fortunately for Robert the stream was low, as the gates had been opened the week before to let down the wood rafts from back of Voutenay and other districts, after which the supply had been cut down against the possibility of summer droughts. Rivers, like nearly everything else in France, are under state control, and as the Cure was rather wide in this place Robert could see from the riffle that the water was not over waist deep. There was no other boat to be seen, so he slipped off his coat and trousers, and holding them clear of the water started to wade across.

"No doubt I may catch pneumonia or rheumatism," said he to himself, "but this is a crisis in my life. I must run the risk."

On reaching the other bank he pushed through the willows and in the gathering dusk saw Gustav halfway across a meadow. He seemed to be heading for a dark piece of woods, and Robert hesitated. He had not the slightest doubt but that if Gustav discovered that he was being followed he would ambush and shoot his pursuer. A man with the nerve to plan and carry out so audacious a crime would not hesitate at anything, and Robert was conscious of a disagreeable sensation in the pit of his stomach. It was the first time that his physical courage had ever been really put to the test, and he found he possessed far less of this quality than he could have wished. There was in him, however, a streak of obstinacy, and this carried him on. Waiting until the dark figure ahead had disappeared in the darker growth of trees, Robert crossed quickly the strip of meadow and paused on the edge of the woods. From a short distance away there came the sound of crackling underbrush and the scuffle of feet in the leaves.

"Where the deuce can he be going?" asked Robert of himself. "Is it perhaps to the château?"

Robert had never been to the Vilzhovens' country estate, but he knew that it was not far from Vermenton. In fact, it seemed to him that Basia had once mentioned that they were near the famous grottoes of Arcy. He remembered that, while he had been talking to Père Ledoux, a train had passed on the little line that parallels the road, and it was possible that Gustav might go to the château, saying that he had come down by rail, got off at Arcy and, the evening being fine, had decided to walk to the house.

Making as little noise as possible, Robert pushed on through the woods, pausing occasionally to listen to the crackling ahead which went on steadily without interruption. The going was difficult, for there was very little light left in the sky and the underbrush was thick and composed principally of acacia shoots, on the wicked thorns of which Robert caught his clothes and scratched his face and hands. He was not cold, though wet from the waist down, but burdened as he was with his heavy ulster he soon began to perspire. Also he felt rather sick at his stomach, no doubt as the result of the blow received on the back of his head and the fact that he had not eaten since eleven o'clock that morning.

Presently, stopping to listen, Robert discovered that the sounds ahead had ceased, and from the glimmer of light decided that he must be coming out on a road or path. Pushing ahead cautiously, he emerged on one of those alleys cut through the woods at intervals for shooting purposes. As he hesitated, not knowing which way to turn, there came the flare of a match at a distance of fifty yards to his right. Gustav apparently had paused to light a cigarette, for the match described a glowing arc as he threw it aside, and as Robert went on cautiously he caught the smell of tobacco.

The lane mounted gently and at the end of perhaps a quarter of a mile came out on a road. It was lighter here, and Robert saw dimly Gustav's dark figure to the left. He followed, at a distance of perhaps a hundred yards, and presently saw ahead a wall of gray limestone, and beyond it the lights of a house shining from a large black bulk.

"That must be the château," said Robert to himself. "What in the world am I to do now?"

The peaceful stillness of the evening was suddenly broken by the clangor of a bell, followed by a chorus of yapping barks. Then came the whine of rusty hinges and a moment later the clash of the iron door as it was closed. Robert, feeling like a burglar, crept up to the wall. There was no doubt in his mind but that the château must be the Vilzhovens', and that being so the question was, how ought he to act? He did not wish to make a scandal and bring disgrace on a respected family because the son, a mere boy—had performed a mad, criminal act. Besides, what if it were not the Vilzhovens', but a place of rendezvous for the bandits? Robert remembered the circumstances that had attended the capture and killing of Chu-Chu le Tondeur. It had been at a château very similar to this, near Meudon. His knees grew rather weak, but his underlying tenacity made him decide to reconnoiter. Slipping up to the wall he flung his ulster across it, then swarmed up and over, dropping into a growth of rhododendrons on the other side. Then, breathing a prayer that the dogs might not discover him, he was about to steal up to the house when there came from the road outside the blast of a siren and the deep-toned exhaust of a high-powered car. At the approach of the car the gate was noisily swung open. Robert dropped his ulster by the foot of the wall and slipped through the bushes to the main entrance. He had scarcely got there when a long, low, open touring car pushed in and rolled up the avenue of lindens toward the house. At the sight of the three men it contained Robert felt his knees wobbling under him. "Good Lord!" he said. "The bandits!"

"Do You Always Stop When You See a Girl With Teeth and Hair and Eyes and Things?"

Creeping back to where he had left his ulster, he threw it over the wall and climbed after it. Once in the road he drew a long breath.

"This is a job for the police," said he, amending his earlier judgment as to the usefulness of this corps; "and the sooner I can get in touch with them the better."

The road led down a slope, and from the lights beneath Robert decided that there must be a village. Putting on his ulster he moved along briskly, presently to strike a little hamlet where he found a small hotel. Robert was feeling rather gone by this time, so he decided to get something to eat and drink and at the same time make inquiries about the château. Entering the café he found an excited gathering, the first few words of which told Robert that the subject under discussion was the robbery in the tunnel. A man who had apparently just come from Vermenton was telling the story, while the others listened, gaping.

"There is no doubt of it," said the narrator, "that the whole crime was planned in advance and the two in the

(Continued on Page 53)

THE SATURDAY EVENING POST

REG. U. S. PAT. OFF.

FOUNDED A. D. 1728

PUBLISHED EVERY SATURDAY

THE CURTIS PUBLISHING COMPANY

INDEPENDENCE SQUARE

GEORGE HORACE LORIMER, EDITOR

By Subscription $1.50 the Year. Five Cents the Copy of All Newsdealers.
To Canada—By Subscription $1.50 the Year. Single copies, five cents.

Foreign Subscriptions: For Countries in the Postal Union. Single Subscriptions, $3.25. Remittances to be Made by International Postal Money Order.

PHILADELPHIA, FEBRUARY 22, 1913

The Scramble for Spoils

DURING the last of January a hope was expressed that the Senate might get down to business, at least to the extent of passing some appropriation bills before March fourth; but if it had not been for the action of a few Insurgents the outlook in that respect would have been very dubious.

There were thirteen hundred Federal jobs to be filled; and the momentous question that tied the Senate in a hard knot, precluding the possibility of considering any other business until the Progressives broke away, was whether these jobs should be filled by Republicans or Democrats. Fitness of the men for the jobs was not seriously considered. The real question was as to their politics. President Taft had sent in nominations for the jobs; Republican senators insisted that the nominations be confirmed before any other business was done; Democratic senators declared they would perish in their tracks before confirming them.

Both parties were equally greedy and equally without regard for the good of the public service. It was simply a squabble among the sachems, gathered in council to deliberate upon the national welfare, over a mess of stewed dog.

As a matter of fact, both Republican and Democratic senators know that the way to get and keep fit men for the Government service is not to inquire as to their politics, but precisely to ignore their politics altogether. They know that by making confirmation of nominees a party question they are deliberately debauching the public service. The episode illustrates the general level of statesmanship in the Senate, and is a disagreeable prelude to a new Administration.

Looking Forward

GERMANY, it appears from a recent British consular report, proposes to deepen the Rhine for large seagoing vessels as far as Cologne. For four years the Prussian government has been building a canal from the Rhine to Herne, where it will join the Emden Canal, thus making a complete artificial waterway from the Rhine to the North Sea, traversing Westphalia and Hannover—perhaps the most important coal and industrial region of the whole empire.

A fairly continental project for a canal running due east from Dortmund and intercepting all the great rivers that flow north into the Baltic and North Seas is under serious consideration.

Farther south the Mosel and Saar are to be deepened and canals are to be constructed, giving important industrial regions of Alsace-Lorraine better water communication with the North Sea and much intermediate territory.

Evidently what Germany has in mind is a great waterway system—a network covering the eastern and northern portions of the empire, comparable in extent and ramifications to one of our typical American railroad systems which gridirons a great territory, tapping it at every productive point.

We have more than six miles of railroad to Germany's one, and are properly proud of leading all other countries in that form of transportation. But for each square mile of territory Germany has nearly three times as many miles of rail as we have, and our vast territorial extent is nothing for which we can claim credit.

With a far denser population and a far higher industrial development—considering the empire as a whole against the United States as a whole, and keeping territorial extent in mind—Germany finds it wise to develop waterways.

When Guilt is Impersonal

TO SAY "Guilt is always personal" sounds plausible; but it is by no means true. Very often guilt is merely social. Some years ago a great railroad was for many months in the hands of receivers appointed by a United States court. All its acts were subject to review and under the general direction of the court; virtually the railroad was operated by the court itself. It was charged—and never contradicted so far as we know—that while so operated by the court this railroad paid several million dollars in rebates squarely in violation of the law.

Everybody did it then. For years after the law forbidding rebates was passed every railroad and nearly every big shipper violated it daily—and everybody knew it. By common consent the law was a dead letter. There was guilt; but it was not personal. The country itself was guilty of violating its own law. Where a whole community by a long-standing habit winks at the violation of prohibition laws the individual who happens to sell the whisky is morally no guiltier than anybody else. The Sugar Trust clerks who were convicted for entering false weights in accordance with a long-standing custom arranged by their employers—when they would simply have lost their jobs if they had done otherwise—were no guiltier, at least, than the Government, which permitted the frauds to run year after year without detecting them.

The criminal law, of course, must make guilt personal, it being impracticable to lock up a corporation. That is why the criminal law is a clumsy device with which to change the economic tendencies of a generation.

Selling Government Timber

WE ARE glad to know that since July first last the Government has sold about twice as much timber from the national forests as in the preceding fiscal year. More push on the selling end, in our opinion, is all the conservation policy needs to be perfect. It is true that a considerable part of the ripe and deteriorating timber in the national forests is practically inaccessible, lying so far back that the cost of getting it out at present would exceed its market value. But, as these recent sales show, it is by no means true that all of it is so situated; and we would have the Government say that not a foot of ripe timber which is accessible shall go to waste even if that involves marketing the product itself.

For the national conservation policy, as a whole, we have small fear. In the national forests, in the water-powers and in Alaskan coal the Federal Government holds national assets of incalculable value. We believe public opinion is so overwhelming on the subject that it will never be possible to dislodge these assets from the Federal Government's possession—though, no doubt, interested gentlemen will make the attempt from time to time. Certainly, if any of these assets ever is taken out of the hands of the Federal Government the public may as well say goodby to it.

The holding of these assets necessarily takes Uncle Sam into business. He must deal with somebody or other for the development of them and the disposal of their products. We wish to see him go in with a broad and vigorous business policy, even to the point of developing and disposing of the products himself wherever he cannot make perfectly satisfactory terms with private capital.

State Rights

THAT ancient question as to whether the United States "is" or "are" is not quite settled yet. Though the Federal Constitution left it more or less in the air, the Civil War seemed to determine that correct grammatical usage requires the singular verb; yet readers of the valued Congressional Record will notice that the argument in favor of plurality crops up every now and then. Presumably the next Congress will hear even more of it.

Nowadays the argument runs to the point that national resources must be handed over to the various states within whose borders they happen to lie—which, if it were logically applied, would mean that the Federal Government should deed the Brooklyn Navy Yard to the state of New York, the Boston custom-house to Massachusetts, and the post-office at Chicago to Illinois, for none of the latter belongs to the people of the whole nation in any greater degree than the national forests and water-powers do; nor is it any more important to the people of the whole nation that they should be held and used nationally.

This present-day argument in favor of plurality will be answered in the negative, just as every argument for plurality always has been. Jefferson himself, though denouncing Hamilton's federalism, purchased Louisiana for the nation; in fact, a nation was destined here, and the state sovereignty doctrine has been under the heel of Fate since the day it was born. Unquestionably it will stay there.

Governing the District

THE National Capital is probably the most ridiculously governed city in the world. Pittsburgh, for example, has about six hundred thousand inhabitants and an immense commerce. It discovered by painful experience that it was absolutely impossible to get good government when the governing power was scattered among twenty or thirty aldermen; so it set up a small commission to govern.

The unfortunate city of Washington, however, with only three hundred and fifty thousand inhabitants and a relatively small commerce, has four hundred and eighty-three governors and will soon have forty-four more—coming from all parts of the United States; usually with very little knowledge of local conditions and very little interest in them. That really good government should result from such an arrangement is out of the question. As for its effect on Congress, turn to the Congressional Record when a District bill is up and behold the National House of Representatives earnestly debating whether motorcycles shall be bought for two building-department inspectors, whether a street railroad shall lay a switch at a given corner, and whether the police shall wear helmets or caps!

There ought to be a commission composed of two or three men elected by the people and two or three appointed by Congress. If Congress cannot discover two or three men capable of governing Washington, in partnership with elected commissioners, it should adjourn without date.

Government Telephones

UNTIL January 1, 1912, the telephone business of England was mostly in the hands of a large private corporation called the National Telephone Company. Some time before that date Parliament decided that the business should be conducted by the government; and so on that date the Post-Office Department simply took over the private company's apparatus and trade. Virtually that was all there was to it—the government just took it and proceeded to operate it. Then the question naturally arose, How much should the company be paid? By agreement between the postmaster-general and the telephone company that question was presently referred to the Railway and Canal Commissioners as a board of arbitration. There was a hearing, and it was a matter of general comment—as something rather to be wondered at—that this hearing actually took seventy-two days. The commissioners duly deliberated, and the other day they awarded the company twelve and a half million pounds—it having claimed nearly twenty-one million pounds. Undoubtedly this sum will be handed over, and with that the whole affair will be settled for ever and a day.

In this country there is no drift of opinion toward government ownership of big public utilities. On the contrary, the drift appears to be the other way. For one thing in this country, to adjudicate the price to be paid for the private telephone lines would require not seventy-two days, but approximately seventy-two years.

Private Banks in New York

THE Empire State, of course, far and away leads all others in volume of banking. For the protection of depositors and the public it has an elaborate banking law and a well-equipped state banking department. Then it exempts from the jurisdiction of the department a class of banks that certainly need public supervision as much as any.

Its private banking law starts out bravely by declaring that no person or partnership shall do a banking business or use the words bank or bankers on any letterhead, sign or advertisement without obtaining a license from the state and being subject to inspection. But the inspection is not to be by the state banking department. It is to be by the state comptroller, who is certainly much less well equipped for that function. And the inspection is merely a sort of private affair between the comptroller and the banks. No public statement of condition is required. Depositors may be left quite in the dark.

Moreover, the law carefully exempts every concern that on an average receives for deposit or transmission sums in excess of five hundred dollars—which, of course, lets out all the private banks of large public importance. By another provision a private bank may practically exempt itself by filing a bond. The great private banks of the city of New York have been too powerful to submit to state inspection—hence a private bank law that is largely a bluff. It ought to be amended or repealed. There should not be a pretense of regulating private banks in the state without the substance.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

A Hermit Publisher

WHENEVER the Kaiser wants to print a piece in a Berlin paper—which is frequently, for the Kaiser has a keen appreciation of the value of publicity and is an expert opinion-molder—the Kaiser prints his piece in Herr August Scherl's paper, the Lokal Anzeiger. And whereas the Kaiser is the most conspicuous man in the world, and constantly on dress parade, Herr August Scherl is one of the least conspicuous men in powerful position in the same broad stretch of territory. Grappling for a simile, I find the best one in the language of the flowers and set it down that, while the Kaiser is a gaudy gladiolus, Herr Scherl is a shrinking violet hid beneath a mossy bank, if I may be so bold as to refer to his palatial residence on the Bellevuestrasse as such.

It is probable there are not a hundred men in Berlin who know Scherl at all, and not ten who know him intimately. It is likely there are not five hundred who have seen him in the past twenty years—to know who he is; but, for all that, Scherl is one of the great editorial powers of Germany, his papers are widely circulated, and he is a good deal of a newspaper genius. As with the late Joseph Pulitzer, the editorial and the business instincts are combined in August Scherl; and, though he is not the great genius Mr. Pulitzer was, Scherl is a very notable newspaper figure.

He keeps by himself and is practically a hermit in his home. When he does go to his great building on Zimmerstrasse he drives down in a closed and curtained carriage, and word is passed to all editors and employees to keep to their rooms. If he does meet anybody in the halls he is very affable and polite, but he raises particular Ned later because the halls were not deserted when he passed along. His visits to his establishment are infrequent. Mostly he remains at home—going to the theater only on rare occasions, and then hiding away in the back of his box—and issues his orders through a private secretary, one of the two men who see him every day. This private secretary has been with Scherl so long that he talks exactly like Scherl, with identical mannerisms and intonations and with the same gestures. When the secretary is delivering an order it not only comes from Scherl, but it comes exactly as Scherl would say it himself.

The Power Behind the Throne

THE other man who sees Scherl every day is a barber. He is the most important person in the Scherl organization, is this barber. Next to Scherl, he is the boss. His duties consist in shaving Scherl every morning at eleven o'clock and in running the various Scherl publications during the rest of the day. And, while he is a very good barber, he is no slouch of an editor and business manager; and Scherl relies almost implicitly on his advice.

Scherl began business as a bookseller in Berlin. He was not prosperous and he tried his hand at publishing a little weekly paper, most of which he wrote himself. Even then he had the idea that later made his fortune and was the basis of his great success. He thought the people of Germany needed a popular-priced, popularly written paper, and he decided he would give them one. It was hard work at first. Scherl wrote his paper, solicited the advertisements, circulated it himself, and was the whole editorial and business staff. The paper gained headway slowly. Once Scherl wrote a piece for his weekly about men who did not pay their bills, condemning the tardy ones and arguing from the viewpoint of the merchants.

"Huh!" sneered the printer. "You are a pretty fellow to be writing about men who don't pay their bills! How long is it since you paid me anything for printing this poor paper for you?"

Scherl never forgave that printer. Later he bought not only his shop, but the house the printer lived in, and tore both down.

The paper went along. Scherl was in the habit of being shaved in a barber shop near his office. The barber was an intelligent fellow and he talked with Scherl about his paper. He criticised it and made suggestions for it. He told Scherl what the people who came to the shop said about it, and Scherl profited by the suggestions and criticisms of the barber. The paper grew steadily. Scherl saved some money. Then he made it a daily and called it the Lokal Anzeiger, convinced that the people of Germany were ready for a popular-priced paper; and, like Lord Northcliffe in England, he went in at exactly the right time. The people did want a popular-priced paper, popularly written, and Scherl offered them the Lokal Anzeiger for twenty-five cents a month, twice a day every day except Sunday. In a short time he was on the way to fortune.

Scherl continued patronizing the barber and profiting by the barber's advice. One day, when his paper was an assured success, he walked into the barber shop and asked: "How much will you sell this shop for, Mr. Barber? I mean sell it and quit the business!"

The barber gave the matter thought.

"I will sell it for fifteen thousand marks," he said.

"I'll take it," Scherl replied, paying over the money and taking the key.

"Now," said Scherl, "how much do you want to come with me and act as adviser to me in a confidential capacity?"

The barber named a sum. Scherl accepted, made a contract, and the barber shop was closed forever; the barber moved across to the Lokal Anzeiger office and became the head man there, continuing to shave Scherl every morning at eleven o'clock and devoting the rest of his time to his editorial and other duties.

The barber was and is a wise man. His advice is based on a sound knowledge of the popular wants of the great bulk of the German people. On several occasions the policy of the paper has not been shaped according to his advice, and each time events have proved the barber right and the other policy-shapers wrong. So Scherl has come to look on the barber as his most important man, which he is; and the barber is closer to him than any other.

As Scherl prospered he expanded. He started other papers. He publishes Die Woche, the most widely read illustrated weekly in the country; Gartenlaube, a popular periodical with a great circulation in the provinces; and several others. In addition to all this the Lokal Anzeiger has grown to be of commanding influence and power in Germany and on the continent, and has long been the Kaiser's organ. It is the mouthpiece of the government for whatever is "inspired." If you see it in the Lokal Anzeiger it is what the German government wants you to think is the case, whether it is the case or not. And whenever the Kaiser has a lot of pieces he wants printed he decorates Scherl with some order or other. If Scherl should wear all his crosses and stars at once he would glitter like the window of a jewelry store in Unter den Linden!

In addition to his newspaper and periodical business, Scherl runs an enormous printing plant. One of his enterprises is the publication of the Berlin city directory, a very large and very profitable book. His business is conducted in an enormous building and his employees number many hundreds.

The Way to Shave a Man

SOME fifteen or more years ago Scherl began gradually to withdraw from the public eye. He is somewhere along between sixty and seventy now, and he decided he did not want to mix any more with his kind. So he gradually worked out a system whereby he remains in seclusion most of the time, seeing nobody but his barber and his secretary for weeks at a time, but being in the closest touch with every department of his business just the same. His most important editors and writers do not see him once a year, and some of the big men in his place have never seen him. Like Joseph Pulitzer again, who, though blind and intensely nervous, remained in absolute control and direction of his newspapers until he died, Scherl is the director of the editorial policy and the business policy, and is in touch with every phase of them. He is a great editor too! His interest in current events is wide and comprehensive. He is a plunger when it comes to spending money for news, and there is no story of international consequence which breaks anywhere in Europe or the United States that the Lokal Anzeiger does not have its special representatives right there.

One of his enterprises is a weekly that he maintains for the specific purpose of holding together a staff of experts on various subjects. He desires to have these experts on call for the Lokal Anzeiger when he needs them; and, as he does not need them often, he established this weekly to give them space for their writings when they are not actively at work on the Anzeiger. He knew the way to hold his experts was to let them write as much as they pleased; and so he gravely prints their fulminations in the weekly, holding them all in his service exclusively until the time comes when they can be of value to the Lokal Anzeiger—keeping them contented, so to speak.

He is a great advertiser—has offices all over the city and in other cities, where books and maps and information can be obtained; gives away war maps in war-time; gives away extra papers whenever there is an extraordinary piece of late news—and always relies on the advice of the barber.

Of late years he has practically been a hermit. Nobody sees him. Nobody knows him. He would be happy if he never had to see anybody but the barber. But he is a very powerful person, with a very powerful newspaper, which is his own individual property; and he and the barber do get results!

ADAPTED FROM THE PAINTING BY GEUTJE

A Rough Crossing

No Comeback

A YOUNG clergyman of Bloomington, Illinois, wears his hair rather long. Recently he was in Kansas City and went into a barber shop for a shave.

"A shave, please!" said the clergyman.

"That hair of yours needs cutting," suggested the barber as he ran his fingers through the minister's luxuriant locks.

"Oh, no," replied the minister, "I do not want a haircut. The same barber has cut my hair for six years."

The barber tilted back the chair slowly. When he had the minister horizontally disposed he adjusted the towel and asked softly: "He's dead—ain't he?"

THE WHIP HAND

A HARD-ROCK STORY

"I Can Handle One Tunnel Stiff Any Day!"

By Julius Grinnell Furthmann

ILLUSTRATED BY ANTON OTTO FISCHER

IT WAS early morning in Montana at Eagle Mountain, where the C. M. & P. S. was pushing a hard-rock and soft-dirt grade; where lances and shafts of light broke briefly along the crest of the hill; where a bare, little unpainted frame cottage, which overlooked Nipper Boy Pass, of a sudden came to life.

The back door was flung open, a man hopped out, and a red-faced woman stood at the threshold. In her right hand she held an iron poker—the kind with a heavy knob at one end. Somebody breathed in once, hard. It was the man, who stood a little way off, watching the woman out of the corners of his eyes.

"What d'ye wanna do?" he asked mildly—"bash my head in?"

With a tentative swish of the poker she slightly disturbed their rather conventional attitudes of flight and pursuit, and spoke with a sudden hissing vehemence:

"Whitepig Davey, you come here to me!"

For she was a very healthy young woman, of great breadth and bulk every way. Big red-and-white cheeks, plastic lips made for kissing and laughing, she had; and her bare arms would have shamed those of a smith. Men called her Black Sue because of a wondrous net of dark hair that streamed about her rosy face like clouds about a winter sun.

"Listen to reason, girl!"

Black Sue smiled.

"Will ye come here?"—as if to an unreckoning child.

Whitepig stood irresolute—a huge, stark man, with a great tangle of yellow hair, a face as big as a ham, and a beard that bristled like a hound's collar.

"Gimme my hat—will ye?"

Boom! Faintly it came; then again: Boom!

"The morning shot," said Whitepig.

On the west side of the mountain a small army of hard-rock men, with drills and dynamite, were at work blasting a tunnel through a broad flank of rock to meet a huge fill of soft dirt, thrown up in cañons on the north and east by still another small army of dirt-and-scraper men or railroad teamsters, commonly called skinners. Whitepig Davey was a skinner walking boss, the link of authority that bound more than two hundred and fifty-odd dirtwork men to the C. M. & P. S. Railroad Company, which was building a grade through the Northwest toward Puget Sound.

Boom-m-m!

There was no wind—only that low, sullen roar came over the hill. Suddenly the woman spoke.

"Look!" she bid, staring. "See what's coming up the east approach!"

Whitepig turned.

"Gunner Gallegher!"

They saw a big man, clad in jumper and pants of worn, faded khaki and a blue army shirt, coming toward them through the wild street of the gulch below. All about and above him reared the giant torso of the mountain, shoulder and arm, flank and knee, nebulous, silent in the hurrying light. Black Sue dropped the poker and ran out to look.

"It's Gunner, all right!"

"No one else would have the nerve," said Whitepig.

"Call the men!"

"Le's wait a minute."

"He means hate. Pay the skinner debt, Whitepig. I would love to see a whipping and driving, so I would!"

"It's an old score."

"Yes, and Gunner has made it longer. Speak, man! What will ye do?"

Whitepig said nothing, and they watched the big man pick his way through the east approach of Nipper Boy Pass; and then, turning to the left, he climbed the slight slope and strode up toward them.

The camp of the hard-rock men, on the west side of the mountain, was called Hugo; while that of the skinners, on the east side, was called Taft. In Hugo, Gunner Gallegher was a master drill-runner and captain of the hard-rock men when they went out to fight. In Taft he was "the big bully who shot us up with giant when we'd blooded his fighting crew in a rare lot of whipping and spurring—and then burned the blooming town over our heads for a hard-rock holiday!"

Black Sue was atlutter with anticipation.

"Shall I run for Bluebird Cameron and the boys?"

Whitepig shook off her hand.

"Hush, woman! Have a little conduct! Can't ye see he's alone? I can handle one tunnel stiff any day! He's taking his time!" He watched the other come on; and as she clove to her man Black Sue felt him tremble.

No doubt you have read of the feuds and wars of cowboy and sheepherder. Well, it's something like that with hard-rock man and skinner. They say this blood-wage goes back to time immemorial—back to the day man first decided to break rock and his brother to till the earth. They say Cain was a hard-rock man and Abel a skinner.

"'Lo, Gunner!"

"'Lo, Whitepig!"

That was all these two big men had to say for a starter; but it was enough for Black Sue who stood a little apart from Whitepig so he would have plenty of room.

Said Whitepig: "What brings ye over from Hugo?"

Answered Gunner: "Just a little business I wanna see yuh about."

There was a moment of silence which Black Sue broke.

"Well?" she said. "What is it?"

Gunner stared at her. He was a young man, clean-shaved and featured like a Huron, with high cheekbones and straight, dark hair. Big is the word most expressive; but you marked the little fierceness of his eyes and a bony jaw first—that and an almost corpselike pallor, the deathly parchment hue that stamps all workers in tunnels and drifts. Many held him to be cruel; and in a minute Black Sue found him so, for his eyes dismayed her like little blue suns.

"Well?" she repeated natheless; and then she wished she had not. The hard-rock man only stood and stared; and under the cold sparkle of those eyes, alive yet dead with a sort of arctic flame, the woman presently faced bewilderment, then fear, which is what women are for.

"My business is with yer husband, lady."

The big man spoke almost gently. This mild reproof—no anger—naught save that inscrutable stare—this was Black Sue's defeat, and she knew it. Without a word she turned and walked back into the house, slowly but in good order, leaving the door open as she went into the kitchen.

As for Whitepig, he looked and sighed. "Lord!" he said simply. "I wish I could do that." Then he plucked forth a little wooden stool from inside the door and sat down. "Well, Gunner, what d'ye want in my town?"

"I come over to pick a few buttercups. Whatcha think I was gonna do—in Taft?"

"Buttercups!" grunted Whitepig. "That's good! But ye'll find it don't pay to get fresh in another man's town."

Looking down at him, Gunner grinned.

"That's all right, old owl! 'Twas only a little frill. All I want here is yer say-so for an hour in Taft tonight—that's all."

"Only an hour?"

"I gotta meet the night worktrain that comes up from New Carson. There's a party going back to Hugo with me. She's come all the way from Salt Lake. It's a favor, Whitepig; and if things was different I'd do the same for you."

There was nothing west of Hugo for more than a hundred miles except a magnificent prospect of white plain and bare rock. No wonder Whitepig smiled in his heart! Hugo's only means of communication with the outside world lay through Taft—the End-of-Track—by a mile or so of gulley and gulch known as Nipper Boy Pass; and he felt glad.

"What d'yuh say, man?" added Gunner. "It's my wife." He widened his grin. Whitepig threw back his head and shook forth a great laugh; and Gunner missed the best part of it. "Yes," he went on, skying his gaze to where the mountain's rugged head punched an opal dome, "I been married a whole year now. She's only a kid, but pretty as porphyry; and I left her back in Salt Lake with her folks ——"

"Ain't that nice?" said Whitepig suddenly. "Now ye've got troubles of yer own. I wish ye luck, my boy; but if ye come to Taft tonight bring a crowd. Ye'll have to break in as usual. Le's see! The night worktrain gets in 'bout eight o'clock. Me and my skinners can meet ye in the Pass at six. That gives ye a couple hours to win through—if ye can. It's a fighting chance—that's all. But what more could ye ask of a skinner?"

For reply Gunner took a step forward, his jaw twisted and his right fist coming up—and for a full minute the two men took and gave stare for stare; then the hard-rock man grinned. "I've burned yer rotten old town for less!"

Whitepig nodded. "I remember," he answered—"ye said it spoiled the view."

Both grinned reminiscently and Gunner began to roll a cigarette.

"I may do it again," he said, lighting it, "if yuh act mean. There's nothing like giant and a little fire for a good cleaning up."

"Nothing," said Whitepig, "except a good stout poker."

"What's that?"

"Nothing," repeated Whitepig, "except whip and spur."

The hard-rock man puffed and inhaled deeply.

"All right!" he said in a minute. "I'll bring my regular crowd. At six, yuh say? I can tell my wife the fireworks

was her celebration. Say, take a slant at the sun! I gotta be on my way. The day shift's going into the tunnel this minute." In mid-stride he paused. "I meant to tell yuh this before," he began, "but it kinda slipped my crank. Last night I hadda dream. First I was drilling and shooting down a big face of wild rock. Something went wrong with the blast. A lifter, I thought; anyway, when I goes back into the smoke and gas who d'yuh think I met coming out? It was you, old owl—it was you! Well, here I was, and you were there. In a minute I dreamt I had yuh by the throat. And, by Gawd, man, I leggo!"

Whitepig slowly rose to his feet.

"What'd I tell ye," he said, "'bout acting brash in another man's town? Yer trying to make me mad—ain't ye? Well, I do feel kinda sore now—just sore enough to call some of my skinners to a regular whipping and driving. Three good men could do an awful pretty job on yer hide with their long silk whips!" His face was quiet though—even pensive; but terrible. "Look!"

The other turned. The town itself, a great listful of shacks that the railroad company had flung up aside of the hill and called Taft, wasn't much to look at. There it sprawled, a slattern shamble of adobe stables and tiny frame cottages, naked and bare under the white morning sun. But in a minute Gunner saw what the skinner meant and felt like an animal caught in a trap.

"Don't run, Gunner!"

"I can't, Whitepig."

It was a long line of mules and men which, as it clattered down the narrow street of the dusty little railroad town, looked like a field battery going into action. On it came—mules galloping like mad, skinner outriders whipping and yelling, wheeler-carts rattling wildly behind.

"Them's my skinners!" said Whitepig as if they were his children. "In a jiffy they'll be passing the front of the house on their way out for a day's dusting of the big fill yonder—four mules and a drag to every man and whip of 'em! Look at 'em ride! See 'em spurring the mules—the devils! Every time that lash falls a mule jumps and a strip o' hide starts. Now pick out three nice-looking boys ye'd like to have raise yer skin, and I'll call 'em, Gunner."

The hard-rock man stared at the flying array of mules and men as it shot by the front of the cottage and thundered down the road beyond in a cloud of white dust—but said nothing.

On they came; on they rode—big, hard-bitten men, bearded and mustachioed like outlaws, clad to the man in high-crowned sombreros, jerkined in dusty leather and baggy corduroy—hard riders all, whip-armed and steel-spurred, careless of speech and song.

"Who shall I call?" pursued Whitepig. "Who shall I call to a whipping and a driving?"

All this time Gunner had not moved out of his tracks. Now he stretched his long arms, showing the breadth and depth of his big chest.

"I'm not particular," he said in a drawling tone. "I'd give all my old shoes to meet a skinner yet that would jump into a fight alone!"

With his eye cocked on the dusty cavalcade Whitepig appeared to hesitate. Gunner had asked for no mercy and expected none. And they stood thus until the last train of the skinner guard clattered past.

"Gunner Gallegher," said Whitepig with a grin, "yer a pretty good hand of man. Ye never batted an eye! I watched ye. Now if ye had ——"

Hard rock is hard rock!

"Cut it short!" broke in Gunner. "I gotta be on my way back to Hugo. See yuh tonight. Mark this: My girl will be an hour away from the End-o'-Track when she'll see the glory that was Taft rising high and red against the hills ——"

Whitepig stopped him short.

"Gunner, my boy, what d'ye say to—no dynamite?"

Gunner knuckled his chin.

"It depends. No whips?" he parried—"or spurs?"

It was agreed; and in a minute the hard-rock man strode back toward Hugo through Nipper Boy Pass; and presently Whitepig picked up the little wooden stool and carried it into the kitchen. He found his wife busy with the breakfast dishes, and at the sight of him she sent the children—a boy of four and a girl of three—out to play.

Whitepig was throwing himself into a corduroy jacket when Black Sue of a sudden sat down at the table and began singing softly to herself.

"Whitepig," she said presently, "I was listening to yer talk with Gunner Gallegher. Man, ye spoke him grand!"

The big man stolidly picked up his high-crowned sombrero, heavily corded with gold, the insignia of his skinner rank.

"Yes; I heard ye move once near the door."

Black Sue observed him out of the corner of her eye.

"Whitepig Davey," she said directly, "yer nothing but a big wash and a little hangout! Are ye scared of that hard-rock mutt? Speak, man! Are ye?"

"Scared!" Whitepig looked at her for a minute, then sat down on the little wooden stool. "Scared!" chuckling. "Look here, girl; ye don't understand me at all. D'ye mind that big, stark mule that I was driving the day I met ye up on the North Bank? His name was Jim. He was a wise mule in some ways and a great fool in others. When he was bad I used to ache to kill that mule—'cause, by Josephine! he was meaner than I was myself! There are lots of men like that mule, girl—lots of 'em! Well, I wouldn't let any one help me with Jim managed him myself in the end. Waited just long enough. One day we had it out together! Well, that's the way I'm gonna get Gunner—only a little different."

Black Sue laughed a little noiseless laugh.

"That's the way to talk! Put yer mind on it. Ye gotta beat the hard-rock men this time. The skinners expect it. Crafty, man! Now I've been studying a plan," she began, and Whitepig heard her through.

It was a skinner plan, all right—a skinner plan with a new twist; yet well colored with skinner craft and skinner tools. But when she finished Whitepig shook his head.

He Was Fighting for a Girl He Had Left Behind Him!

"It's a wonder," he said—"but nothing doing. I promised Gunner to make a go of it without whip and spur. We agreed on a regular stand-up-and-fall scrap—nothing more. No giant, he said; and that settled it."

"Ye promised!" flared Black Sue, rising. "So I heard ye do—but what of it? What good's a promise to a hard-rock man?"

"My word," said Whitepig, "is good with any kind of man."

For reply Black Sue broke for the poker, and Whitepig caught up the little wooden stool. It was the very thing he needed. He had no intention of assaulting his wife—the contrary rather. He placed himself in an attitude of defense. Whitepig did not count mere self-preservation an insult to his wife.

Whish sang the poker in her lusty hand! Crack countered the target of the stool! At arm's length the big man held it. Then a pellmell rush drove him into a corner and he had all he could do to save his head. Pausing there, Black Sue drew back and prepared to deliver a crusher.

Full on his shield Whitepig took the blow, warding it skillfully to the side, so that, slipping from the polished surface of the well-worn seat, the head of the poker struck Black Sue on the knee, and she dropped her weapon with a tigress roar of pain.

Instantly the big man threw himself on his knees before her, his defense flung away, and began rubbing with all his might. "Aw, Sue! Does it hurt now, girl? Not so much, say? Tell me it's a lot better now, ye poor dear!"

You would have thought he had swung the poker himself. But Black Sue had it otherwise. She buried one large fist in his great yellow mane and smote him on the ear with the other.

"Easy there!" ducked Whitepig. "There's a year's headache in that big mitt of yers. Listen, girl!"

Black Sue raised her good right arm.

"There's only one thing I'll listen to, Whitepig Davey! That's a broken promise! That's whips and spurs for the hard-rock men!"

Whitepig said no—he'd passed his word.

Then he bent his head and she belabored it in good part, so that presently it was more than a man could bear. Whitepig made a sign, and Black Sue felt that she had gained her point.

"That's a good boy!" letting him up. "Now we can work trace on trace, together, like a good team should. All ye need, Whitepig, is a little sharp driving, and I guess I'll never be too weary in mind or body to give ye that'"

The skinner felt a deal better as he strode through the soft, hot dust in the direction of the big fill. It was always a great sight to him—that and a great wood bowing to the wind. Now a dusty and magnificent earth met his gaze. The light roamed from east to west over the wounded surface of the plain, and rolled onward into purple cañons, limning headland and height with a kind of luminous grandeur—like a flood rather than a fire.

In the north a beetling range of rock towered in a mystery of purple and glistening white peaks. In the west, very near, rose the black flank of Eagle Mountain. Straight at it shot a great mound of unfinished railroad grade, wheeling gradually in a slow, sweet curve as it approached the spur of rock, paralleling it for a way, then filling the mouth of the cañon beyond with its big red-and-yellow bulk.

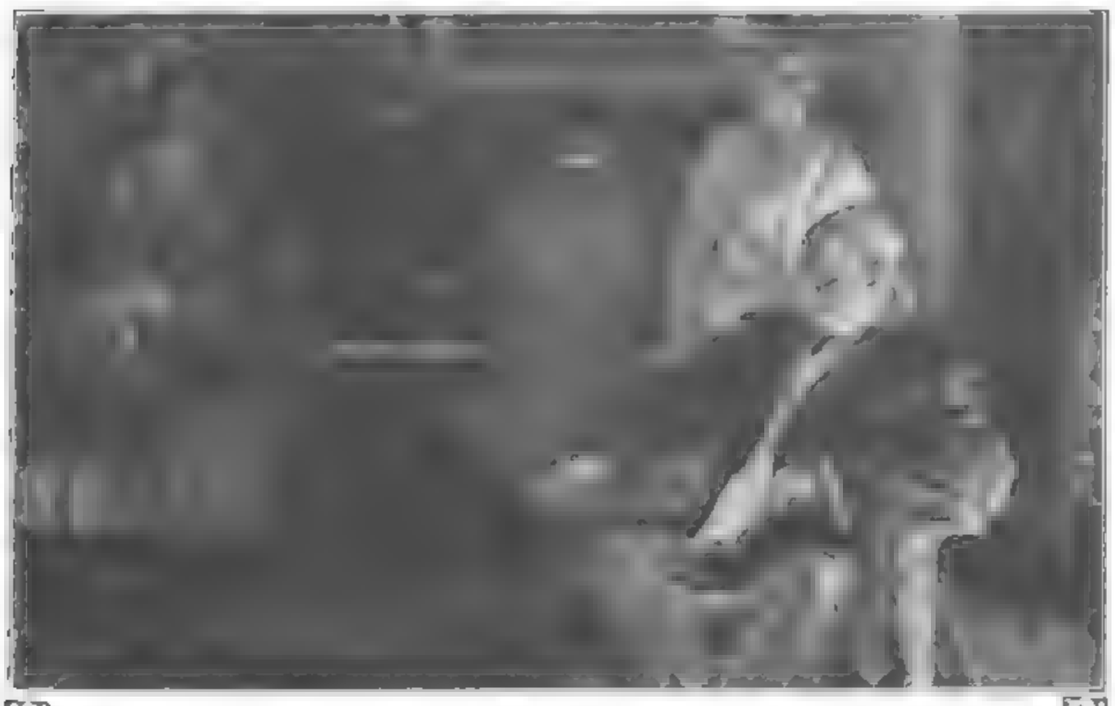
It looked like a vast unfinished concourse of soft dirt a giant hand had gouged up from the earth in an attempt to affront the mountain.

Whitepig began the rounds of the work. The hard-rock men would be in the east approach of Nipper Boy Pass at six o'clock—that was the news he brought to the men as he strode into the middle distance of the scene, passing the word for the captain of his fighting men, Bluebird Cameron.

There was no wind. A silver aura of dust hung suspended. Occasionally rays of sun struck through. Above all there rose the skirl of steel scrapers, skimming and hissing over sand and rock, the incessant yells and shouts of men, muffled, now clear; then a clatter of carts and a volley of cracking whips; and the almost human sound of mules urging and grunting determinedly. Then the shifting spectrum of silver dust would settle down.

The sun was low and the dust gold when Whitepig again strode back to town. Everything seemed dwarfed, fallen in hush, limned with a rare simplicity of outline. There was the sky, the mountain and the plain. The color of the sky was rose—white and red—the color of life; and the bosom of the earth hung full of a purple gloom, dusted with amber, wild and windless—the color of death. The mountain hung between like a god's ladder. The man who walked home through the golden dust wondered anew at the vast inquietude that foreruns the storm. He could hear the men singing as they rode in from work.

He entered his own back door hastily, with a sort of sidling gait. The children were in the kitchen, sitting on their respective beds in a smothered quiet. Whitepig glanced quaintly, with a jerk of his head, at the bed to the left. The little boy met the mute query with a swift



"La Donna e Mobile"

Drives Out the Inferno of the World

When Played by Instinct

Some Joyous Experiences With The New Instinctive Playing. No. 6 of Series

"Last night I came home from business, weary of worry, aggravation, dust, grime and noise—the cruel eternal clangor of traffic.

"As I closed my front door, it seemed that I was shutting out an Inferno. Yet I could not shut it out, completely, for the Echo still reverberated jarringly upon my soul. I craved relief, as a parched soul in the infernal regions craves water.

"Without turning on the lights, I sat down at my Virtuolo. The back-log, in the fireplace behind me, cast a fitful glow upon the ceiling. I began to play '*La Donna e Mobile*,' the great tenor solo from Rigoletto. I shut my eyes; I opened my feelings. I played by Instinct.

"On the wings of music and imagination my mind flew to Naples. I was in the great *Teatro San Carlo* again. I heard the golden voice of Caruso as I first heard it there, years ago, in those opening words '*Woman is as changeable as a feather in the wind!*'

"The exquisite grace, the eternal beauty of the music came, like an angel with a flaming sword, and drove from my soul the echo of the Inferno of the world. What a superb sensation—what a relief—this playing of the Virtuolo by Instinct!"

(Name on request)

HALLET & DAVIS

VIRTUOLO

THE NEW INSTINCTIVE PLAYER PIANO

On the music rolls of your Virtuolo, you'll find dotted lines, loud and soft symbols, and time marks, to tell you how to play. You'll follow these for a while, till you become familiar with the pieces.

But you will tire of this fixed method of playing, and you'll also tire of the mechanical sound of the music made by following these mechanical instructions.

And you will close the sliding panel in front of the roll; shut your eyes; give full sway to your imagination, and play by *Instinct*.

Your natural inborn Instinct will tell you when to play fast, when slow, when to touch the simple Accolo Buttons which emphasize the air you are playing, when to press the singing pedal button, etc.

Then will you find out what Music really means, *i. e.*, that Music is a thing of the Feelings—not of Reason or Mechanics; that it paints wonderful pictures of human emotions—joy, love, happiness, tears, gloom, fury, laughter, sadness, comedy, tragedy, sunshine, darkness, etc., etc. These emotions, you or any person, no matter how unskilled in music, can interpret—feel—express—on the Virtuolo.

Don't you see the difference between this Instinctive Playing on the Virtuolo and the fixed method of playing?

The Virtuolo is made by the Hallet & Davis Piano Company of Boston, known for 75 years as makers of art instruments. Hallet & Davis tone has been praised by greatest composers and artists, such as Franz Liszt himself and Johann Strauss of "Beautiful Blue Danube" fame. And only recently Pope Pius X honored the Hallet & Davis Piano with a Papal medal.

A Virtuolo is very easy to own. Prices $575 up. Terms three years in which to pay, if desired.

Do you realize what the Virtuolo will bring into your home—all the happiness, the good times, the strengthening of family ties? If so, then

SEND FOR "THE INNER BEAUTY" BOOK

It tells you interestingly, clearly and beautifully all about the Virtuolo and its Instinctive Playing. It explains things about music you've never thought of before, and opens your eyes to a new world of musical delight.

Fill out and mail this coupon today, and you'll take the first step towards bringing into your home the great new joy of Instinctive Playing.

HALLET & DAVIS PIANO CO.

Boston New York Newark Toledo Atlanta Chicago San Francisco

COUPON

HALLET & DAVIS PIANO COMPANY, Dept. 38, 146 Boylston St., Boston, Mass.

Send me full information about the Virtuolo and your Easy Buying Plan, including Prices, Plates of Different Styles, and "The Inner Beauty."

Name

Address

upturn of the thumb in the direction of the spare room.

The big man frowned. The boy shook his head. Black Sue was in a temper.

"She's got a sick girl in there," whispered the boy. "She's been running with wet cloths and cold spring water all afternoon. We hadda keep awful quiet. I guess the poor girl ain't very wise either 'cause she keeps crying that the little people and de'ils are coming to take her!"

"What like of a girl?" said Whitepig; but the boy's quick ear caught a stirring in the room behind the closed door, and he shook his head, motioning his father to stand well away from the side of the truckle bed.

When Black Sue stood framed in the door the big man was tying his shoelace beside the open fire.

"Who is it?" he asked.

"No business of yours!"

"Who is it, I say?" demanded Whitepig. "Speak, woman—who are ye harboring there?"

For reply Black Sue sprang for the poker and Whitepig made a catlike leap. They filled the room with shadows; then stood a little apart. He had beat her to it with a big foot. For a minute Black Sue stared at him; then, without a word, she turned and led the way into the spare room.

"The poor child!" she crooned, pushing back a glossy tangle of dark hair that shrouded the face of a girl tossing on the bed. She looked up at them raving.

Whitepig held the lamp. The girl looked absurdly young; her face was the face of a child, full of soft curves and sweet, blurred outlines. There was something timid and beseeching in the dark eyes she raised to the big man so confidingly—eyes black-lashed, with faint blue shadows underneath—the "mark of the dirty finger" that every pretty Irish girl is proud to possess.

"Here's a nice howde-do!" he muttered. "Who is she?"

"Ask me!" said Black Sue. "All I know is that she come into the End-o'-Track like this on the noon worktrain and, me being the only woman worth the name in Taft, they brung her up here. And it's here the poor dear'll stay if anybody was to ask ye, Whitepig Davey!"

Whitepig said suddenly:

"She can't! Get her ready to be moved—and I'll take care of the rest."

"Who says move her?" Up reared Black Sue. "Man, don't ye see? She can't be moved!"

"It ain't me," Whitepig hastened to add. "It's for her own good! And then there's you and the kids. If them hard-rock men should win through the skinners tonight—and there's no telling—they'll go to burning and razing the town—and this house'll be the first to go! Now d'ye see what I mean?"

Something gradually washed Black Sue's face of color.

"Man, ain't ye going to use the whips?"

As he gazed down at the flushed face on the white pillow the big man nodded. The girl's smile was wild, but hauntingly sweet. As he gazed down at her, all crumpled and hot with pain, a little candle of conscience burning in his heart flickered and went out.

"I've got fifty men, with whips and spurs," he said, "and mules, fifty strong. I guess they'll turn the trick all right!"

Then he started violently—for, pealing and echoing on road and street, could be heard the clan cry of the skinners. The hard-rock men were coming!

In a flash Whitepig was up and gone, and Black Sue darted to the window and looked. Far up the lamp-spaced dark of Nipper Boy Pass her eyes made out the main marching body of the hard-rock men—a phalanx of big men, deep of chest, with shoulders like broad ledges of rock—as it swung round a bend in the shadow-strewn gulch and came to a halt under the near arclight.

Then, in the next instant, from the walks and saloons and shacks on the street above, there burst forth a yelling horde. It surged on down the slope and into the approach of the Pass. It was the charge of the skinners.

On they rushed. Their battlecry was a shrill yell and a hoarse whoop. And under the light beyond Gunner raised his great voice and answered with the roaring hurrah of the hard-rock man. Then the flying wedge of the skinner attack struck squarely on the center and broke to left and right, like a great wave greedily lashing a giant face of rock.

The first moments were terrific. There is nothing so tragic as the aimless swarming of big men battling with bare hands in the dark. The first crash threw the tunnelmen back. There was a chaotic jiffy of quiet. Then the forces sprang together again. They rushed. They yelled. The hurly-burly of the wild encounter was frightful! Here was a moment beyond the power of fancy in its awful confusion! Men fell, wrestling and striking in the purple gloom; there were fierce, animal-like cries, and the jam slowly broke up into furiously milling groups.

Then for an instant there was a silence more dreadful than the tumult. Foemen reared, collaring each other. The light flickered and filled the narrow gorge with green-and-black shadows, a weird vaudeville of blows, groans and curses; and then the yelling and shouting recommenced.

It was at this instant Black Sue saw—from her window—a strange-looking array of men and mules forming at the top of the slope that led down into the approach. A hoarse voice could be heard warily growling orders. She knew it must be Bluebird Cameron. Then she crept back to the bed and mothered the girl with a soft old croon.

In the Pass below the desperate strife grew madder. This way and that the main body fought and battered, back and forth. It was impossible clearly to distinguish anything. There was just enough light to fight by. Finally the storm center of the conflict began to move up the approach—the skinners were being driven back slowly, step by step; and at last, in the black heart of it, with a sort of superhuman fury, Whitepig Davey cleared a space with his great fists. It was like the felling of trees; men dropped on one another.

Then he yelled for Bluebird Cameron and closed in upon the leader of the tunnel men with a savage rush.

It was a signal—for instantly, when Whitepig yelled, there was a clatter of

Her Face Was the Face of a Child, Full of Soft Curves and Sweet, Blurred Outlines

"W&B"

on the Handle

What is the most important part of a lawn mower?

Isn't it the part that cuts the grass?

Alright, when you buy one how will you know that its cutting parts are the best that can be made?

Buy a lawn mower made by the largest manufacturer of cutting parts in the world.

In our various plants were made the knives in your Grandfather's reaper and the tiniest drill used on your watch.

59 years of experience in the making of things that cut counts for something. The cutting parts of "W & B" lawn mowers are made right in the first place.

For your protection we mark those mowers "W & B" on the handle.

Write for illustrated folder.

Send us your dealer's name.

INSURES QUALITY HERE

THE WHITMAN & BARNES MNFG. CO.
ESTAB. 1854
AKRON, OHIO
U. S. A.

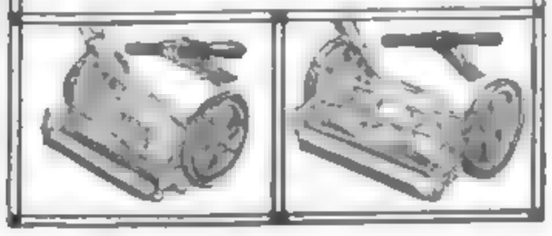
Hardware Dealers' Attention

You should have a stock of "W & B" lawn mowers. If you don't handle them some of your trade is slipping away. Write us if your Jobber can't supply you.

Live dealers everywhere sell the "W & B" line. You should see

These Two "W & B" Lawn Mowers

The "JUNIOR" LAWN MOWER mighty lower in price is the best ten-inch drive wheel mower on the market.



hoofs in the rear and the skinner attack drew off to the left.

They wheeled like soldiers in rank, slowly, and in a minute the Pass lay open and Whitepig himself sprang back and held up a hand.

Gunner gathered his men for a rush.

"Look!" said Whitepig simply; and when the hard-rock men saw what awaited in the mouth of the approach they all stopped and looked.

It was the whip hand! There, as if carved in black stone, stood a clumsy yet dread array of mules and men. Fifty black mules there were, about ten abreast, each mule carrying a skinner; and Bluebird Cameron, a small, chubby man, captained them. Motionless they stood there in the darkness like a rank of knights, each shadowy rider feathering a long silky whip, the butt on his thigh as if it were a lance, and sharp steel glinted wickedly on every heel and toe. These were the whips, and it only needed a nod from their leader to send them rearing and charging into the defenseless body of the hard-rock men for a whipping and driving.

"Well, Gunner?"

"It's a deathtrap, Whitepig!"

The skinner leader laughed—a hard, soundless laugh.

"I got ye," he said unsteadily, "in my fist! Run if ye like; or stand up and fight! It's all one thing to me. Hoof and whip and spur'll make red rice of two hundred bold tunnelmen either way. Take a slant at those drooping lashes, those stark, big mules, and those dear little men, ready and tight, roweled heel and toe for the drive!"

It was curious to see how simply the hard-rock men took it. There was no outcry except once in the front rank, and then Gunner Gallegher wheeled and smote the craven to his knees. These men lived at high tide. With them danger and death were as much daily characteristics as were oysters when Sam Weller drove through Cheapside and Whitechapel. There was only a moment of silence, which Gunner broke.

"I wanna ask one question."

"Well?"

"Is this yer doing, Whitepig?"

The big skinner scratched his head.

"It is," he said, "and it ain't."

Some skinner began a titter.

"Whitepig!"

Looking up, Whitepig perceived a militant figure in a loose wrapper glaring down at him from a spur of rock to the left.

"Are ye gonna keep the whips standing there all night?" asked Black Sue.

A sort of giggle and murmur of approval was loosed in the skinner ranks.

"Woman," said Whitepig in a bombshell calm new to his wife, "get back to that house and stay there! Ye may be boss of that part of it, but down here, where there's hell to pay, I'm a regular little king! A king! D'ye hear?" Black Sue stared down at him. "Do as I say!" shouted her lord and master.

She did—at once. As for Whitepig, he looked grim as death.

"Now then," turning to Gunner, "that's another one I owe ye. Ye've got me in bad with my wife. My boy, I want yer scalp, and I want it bad! It's been on my mind for a long, long time, and now that I've got the chance it seems like I want it so bad that I'll have to take it all by myself!" He swung round. "Bluebird!"

The captain spurred up.

"I'm gonna fight a couple of falls with Gunner. Here's my orders. I lay 'em on ye. If I go down to this guy—and I don't think I will—you turn round and take Gunner down to the night worktrain. See that the skinners behave and don't act mean on my account. The rest of the hard-rock men must go back to Hugo. Ye got the whip hand of 'em and can keep it. Now that's all—if I'm licked. If I ain't—well, when ye hear me yell, just go to whipping and driving as ye please! D'ye hear me?"

Bluebird nodded. "As I please!" he repeated, and wheeled his mule about.

There was a brief murmur of dissent in the skinner ranks, but Bluebird had only to shake his silky lash and it died.

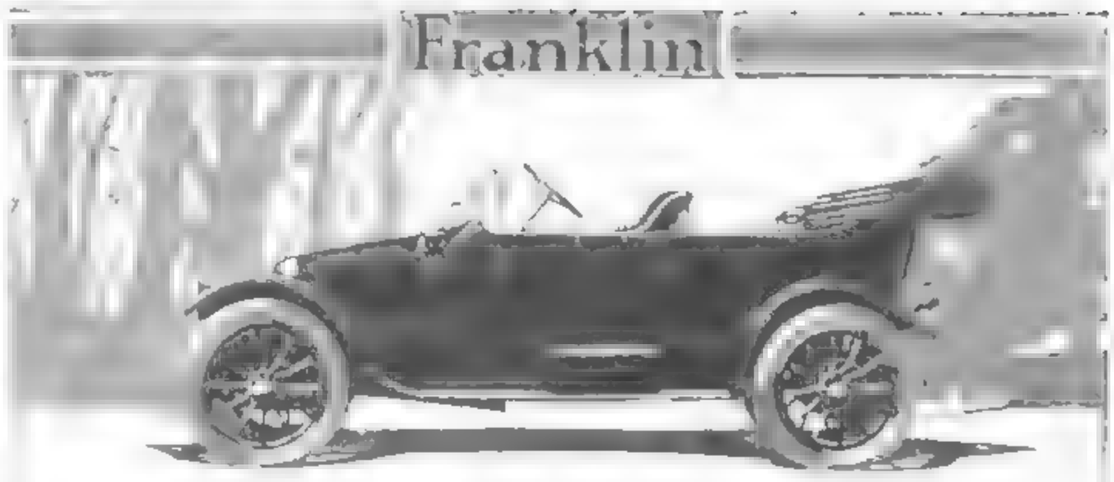
Some one drew a deep breath; it was Gunner.

"That's weight," he said to Whitepig—"to carry the lives of two hundred men into a fight! Understand, I ain't caring myself, or worrying about the wife I'm gonna meet. I can lick a skinner any old day!"

He began stripping to the waist.

"It's a scrapping chance," answered Whitepig, following suit. "What more could a hard-rock man ask of a skinner?"

Franklin



A car you can afford to run

Franklin Little Six "30" $2900
A light, medium size, 5-passenger car

"Buy a light car" is the advice you hear from automobile owners everywhere. Heavy cars cost too much for tires and gasoline.

This FRANKLIN Little Six gives two to three times the gasoline mileage of a heavy car. The heavy car requires a big engine and excessive fuel consumption to move it.

The FRANKLIN direct air-cooled engine is naturally economical of fuel.

The world's gasoline economy records are held by the FRANKLIN. We have a book of facts about these records; it also tells why the FRANKLIN is easy on tires and why it uses so little gasoline and oil. Write for the Franklin Economy Book.

Light weight on large tires gives maximum tire service. Blowouts are avoided. 98% of FRANKLIN owners do not carry extra tires.

The FRANKLIN direct air-cooling system requires no attention; there is nothing to get out of order; no freezing in winter nor overheating in summer.

The Entz Electric starting and lighting system used on FRANKLIN cars does not add a single operating control. There are no pedals and buttons to work nor gears to mesh.

To start and stop the engine, throw the switch "on" and "off." The switch is left "on" while driving; therefore, when the engine would ordinarily stall, the starter keeps it running.

Ralph Hamlin, a Los Angeles business man, driving a FRANKLIN, won the Los Angeles-Phoenix Desert Race—the hardest and longest road race ever run; the hardest test for direct air-cooling.

Mr. Hamlin's book, "Winning the Desert Race," while it says but little about any car, is an eye-opener on what really counts in automobile construction. We send the book on request.

Strength with light weight is the principle of FRANKLIN design. Materials are used scientifically. Weight and strength are in the right proportion.

The result is a car which stands up under the most severe service; a car with big ability and low operating and up-keep cost.

Our new catalogue is ready. Please write for it.

Franklin Six "38,"	$3600
Franklin "Little-Six" "30,"	$2900
Franklin Four "25,"	$2000
Franklin "18" Runabout,	$1650

Franklin Automobile Company
10 Franklin Square Syracuse N Y

FEDERAL TIRES

Federal Tires are the tires of economy and extra service.

The Federal Rugged Tread has established a new standard in anti-skid tires. Its special construction overcomes all skidding difficulties, and reduces the danger of winter motoring. The rugged build and the extra thickness of the tread make it unusually enduring in service. Preferred by motorists everywhere.

All types for all standard rims.

At your next purchase specify Federal Tires. They save you money and tire-trouble.

Federal Rubber Mfg. Co., Milwaukee
Branches and Agencies Everywhere

You can't skid with this tread

There is a certain beauty in strength, and then there is a certain ugliness; but that usually comes with age. These two men were beautifully young and strong. The light gleamed on their lithe white nakedness.

Three minutes later they rushed together and Gunner was thrown back by sheer weight. Both grinned as they danced under the arclight, and they looked like lion and tiger in a simper. Gunner was the tiger. Whitepig fell in and out of a feint, pivoted and rushed. The other's great fists thudded in his face; and the skinner, playing for the body, drove left and right to Gunner's naked ribs with a force that jerked forth a grunt with each blow.

There was a flash of heavy sparring in the ghastly light amid a low roar of shouts from the men; then shadow-blotted figures clinched. For a minute the men were at holds, footing it this way and that. It was a huddled study of green and yellow and black. Twice Gunner tore loose, staggered the skinner with straight lefts and, whipping his right over to the body, clinched again. There was a deathly smile on his face as he came under the light, grim, crooked, terrible, he was fighting to win, he was fighting for his men; he was fighting for a girl he had left behind him!

Blood purpled Whitepig's mouth and chin; and, watching from the window of the spare room, Black Sue saw him spit away a tooth over Gunner's streaming shoulder.

Then she saw him trip in a hole and fall heavily, but regain his feet like a cat a split instant before the tunnelman's heavy boots quoited home on the spot.

It was all pretty close work, and the skinner at last saved his breath and head by diving into a hanging clinch in the staggering rush that followed.

Cheers and yells rent the air from both sides.

The combatants clipped back and forth, each striving to break the other's hold. Finally Whitepig buried his head in Gunner's wet shoulder and, leaving it to take care of itself, smashed left and right to the heart—and got away.

Both blows were terrific bunts and Gunner reeled unsteadily. Whitepig poised, wary, undecided. He was taking no chances. Gasping, Gunner gamely lumbered toward him; and the skinner sank his right, feinting his man round in a savage rush, then hit out, stepping in close to the bleeding ribs, once, twice, and sprang in and out of a bone-bursting hug.

At the shouts Black Sue crept to the window and looked. She saw the mob, swaying and roaring about an open patch under the changing spectrum of the arclight, in the midst whereof Whitepig and Gunner, bruised, bloody, grunting, fought and battered infuriately; she saw, back of them, the shadowy, motionless rank of mounted figures, waiting there for the end; and then she crept back to the bed and resumed her watch over the girl, who raved and smiled.

Without, Whitepig caught Gunner in full dash, and for a minute the two men took and gave smash for smash; and then the skinner, wincing from a stark body blow, swung his right fist from hip to jaw and bowled Gunner over.

There he paused, blowing hard, and Gunner bobbed up, looking strong, with a kind of dangerous glee shining in his eyes. They cast about, sparring—Gunner hitting hard and fast, with Whitepig slowing up for breath. He was suffering from that last body smash; his face showed terrible punishment.

All of a sudden Gunner rushed, driving for jaw and neck. Whitepig fell off weakly and Gunner followed through, as if to finish it. He feinted, opening Whitepig's guard to left and right; and stooping to lift home a mighty uppercut his foot turned on a loose rock and he fell forward, floundering into Whitepig's arms. In a flash the skinner circled the tunnelman's neck with his left arm—and Gunner Gallegher was caught in chancery!

A fierce shout went up from the skinner's ranks, for chancery is the beginning of the end in a rough-and-tumble fight.

From the window Black Sue saw the first part of it. She saw the hard-rock man, a prisoner in jeopardy, making futile swings at the back and ribs, while Whitepig, holding his head tight as death, pounded at Gunner's face with a steady fierceness that would have made custard of a pumpkin.

Then something drew her swiftly to the bed. Bending over she saw that the girl's

A New Breakfast Dish

to find favor at the family table must possess those qualities of taste, appearance and ease of preparation that recommend it to each member of the family.

The New Food

Post Tavern Special

appeals to the man of the house and the children because of its delightful flavor, the result of skillful blending of the best parts of wheat, corn and rice—

Served as a Hot Porridge

It pleases the housewife and cook because it is quickly and easily prepared.

Post Tavern Special furnishes a substantial dish, full of real nourishment and satisfaction.

Sold by Grocers

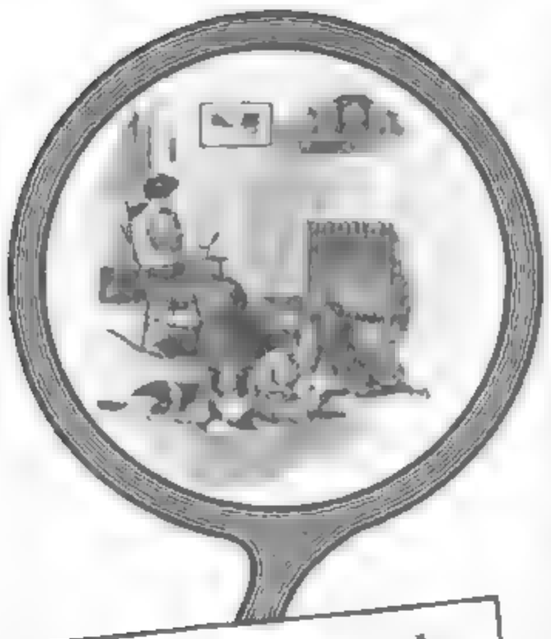
Packages 10c and 15c, except in extreme West.

A 15c pkg. makes 30 generous portions that make for family relish—a trial is convincing.

"Tomorrow's Breakfast"

Postum Cereal Company, Ltd.
Battle Creek, Mich., U. S. A.

Canadian Postum Cereal Co., Ltd.
Windsor, Ontario, Canada



How to Get the Most Efficient, Most Economical HOT WATER Heating System

—Mail the Coupon Below

IF YOU are planning to install a hot water heating plant in your home you should know all the advantages of the Honeywell System of Hot Water Heating.

It sends down your [illegible] delivers heat to every room, eliminates airlocks, at sight A [illegible] in the rooms gives a more rapid circulation of hot water through the radiators, which means increased efficiency.

But that is not all. The

HONEYWELL SYSTEM OF HOT WATER HEATING

makes it possible to *automatically* maintain *any* desired temperature throughout the house. It is not necessary for anyone to bother with dampers or dr[illegible]

And you can [illegible] comfortable and [illegible] rest, or after [illegible] during which time [illegible] kept at a much cooler degree if you so desire

The Honeywell System has been installed in 125,000 homes and other buildings, in all parts of the world. It is among the greatest improvements ever made in hot water heating. Let us prove it to you.

The facts are interesting and convincing. Let us send you our illustrated book, free. It puts you under no obligation. It merely gives us an opportunity of proving to you the many advantages of the Honeywell system. Address

Honeywell Heating Specialty Co.
124 Main Street
Wabash Ind.

Honeywell Heating Specialty Co.
124 Main St., Wabash, Ind.

Please send illustrated catalog, free.

*Name*_____

*Address*_____

moment the great moment—had come, and forgetting all else in this crisis Black Sue went and ministered to her like a wise woman.

Without, the crowd yelled, for, as the skinner hammered at the face caught in his left arm, Gunner's right hand shot up from behind, over Whitepig's shoulder, and grabbed him by beard and chin.

Then a queer thing happened.

Slowly the torso muscles of the hard-rock man, from flank to ear, began to tighten and leash; and mightily he began to pull his man back over his extended thigh, Whitepig kicking and struggling to break the viselike clutch. Then Gunner gave another binding heave and up went Whitepig's heels from the ground, slowly, inch by inch, higher, higher—until, with what seemed his last ounce of reserve force, the tunnelman tossed him over crazily, head and heel, and then fell upon the skinner with all his weight.

"Last night," muttered Gunner as if to himself. "I hadda little dream. I dreamt I had yuh by the throat, and I leggo ——"

Through the deathly quiet came the enduring cry of a woman crucified.

A man gasped once, hard. It was Gunner.

"Lord!" he said. "That voice!"

In a second he had rolled off the skinner's chest and was stumbling up the slope that led to Whitepig's back door.

As for Whitepig himself, he lay like a man fallen off a housetop. Round him hard-rock man and skinner alike sat in a kind of smothered silence. It was about ten minutes, perhaps, before any one moved, and then Gunner strode back into the Pass. As he came toward them under the light they saw that his battered face was alight with a sort of exultation. His voice had a queer little nick in it.

"It was my wife!" he said simply. "She got in at noon, it seems. I thought she was coming on the night worktrain, but it was ——"

At this instant Whitepig Davey sat up, looking wildly about like a man in a dream, and then said something unpoetic.

"S-sh!" motioned Gunner tragically. "Yuh'll wake the—the baby!"

The men stared at him in stupefied wonder. It embraced hard-rock men and skinners alike. Gunner pointed up toward the cottage.

"A little feller jest come—up there," he said—"only a few minutes ago it was—while we was fighting. I found that big red-and-black dame bending over the mother and child like one of those shiny angels yuh see in books."

Whitepig sat up again.

"An angel?" he repeated several times. "A baby? Whose is it?"

As Gunner swung round to tell him whose it was a large figure in a loose wrapper suddenly appeared on the spur of rock.

"Now what'd I tell ye, Gunner Gallegher?" And the hard-rock man ducked as from a blow; others instinctively did the same thing. Such was the personality of Black Sue in her new rôle. "Get outta this, the whole pack of ye, with yer cheeping and hollering all night!" She raised her hand authoritatively. "Bluebird," she directed the mounted captain who spurred up, "if these hard-rock men ain't out of the Pass in two minutes I want ye to do a little whipping and spurring!"

Instantly there was a careful but wild scattering of men—skinners east, hard-rock men west; and Gunner looked back.

"Please, ma'am," he called softly, "could I see 'em tomorrow?"

Black Sue scowled thoughtfully.

"It depends," she said judicially. "There's no telling, ye know, the first night. But if yer a good boy and wash yer face I'll see. . . . As for you, Mister Whitepig, I be waiting on ye this minute. Put yer mind on that!"

It was about five minutes later that Whitepig Davey, weary of mind and battered of body, hobbled up to his own back door, leaning on a stick. He wasted no time. With his wife waiting for him it was best to know the worst and get it over with. He pushed open the door and, intruding his hat upon the stick, stood there and awaited results. Nothing happened. So he entered in haste, sidling like a dog that expects a kick. . . . There, in the kitchen, he beheld Black Sue standing beside the open fire, crooning softly to a tiny bundle she held against her breast with her left hand, while in the other she idly swung the poker.

Painted Floors are Easy to Keep Clean

A little soap and water keeps painted floors clean.. It takes a scrubbing brush and lots of hard work to make bare boards presentable, for the uncoated wood absorbs and holds stains of all kinds. Painted floors look better and are more sanitary. Little wonder, then, that American housewives are demanding them for kitchens, laundries, pantries, and wherever floor surfaces receive hard, constant usage. Try Acme Quality Granite Floor Paints and see what splendid, serviceable effects can be obtained. They dry quickly, giving a tough, elastic, wear-resisting surface. These paints are part of the line of

ACME QUALITY

Paints, Enamels, Stains, Varnishes

From roof to cellar, you will find ready for immediate use the appropriate ready-to-use Acme Quality.

[illegible] shows how Acme Quality Cement Coater is applied. If you have a cement floor, you know how it [illegible] powder and wears away. This Cement Coater will prevent this, giving a hard, smooth, durable, sanitary surface, easy to keep clean. Besides basement floors, it is recommended for use on all kinds of cement or concrete structures—in stables, garages, engine rooms and elsewhere.

To realize just how little trouble and cost it is to use Acme Quality you should send for our free Painting Guide and book on Home Decorating. It is written for the owner of the home and the housewife. It tells what to use, shows by colored etchings some beautiful effects, and tells you how the work should be done. We will send you these, free, if you drop us a card asking for them. If you do not know where you can buy Acme Quality products, ask us.

Acme White Lead and Color Works
Dept. Q Detroit, Mich.

Boston, Chicago, Minneapolis, St. Louis, Pittsburgh, Cincinnati, Toledo, Nashville, Birmingham, Fort Worth, Dallas, Topeka, Lincoln, Salt Lake City, Spokane, Tacoma, Portland, San Francisco, Los Angeles, San Diego

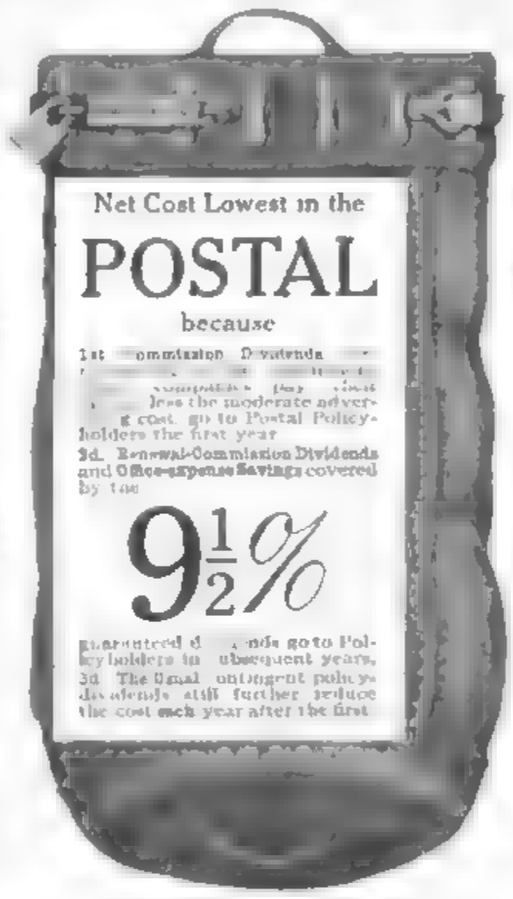
It will pay you to place your next policy in the Postal Life Insurance Company

Assets *$10,000,000* 1912 STATE DEPARTMENT AUDIT 1912 *Insurance in force* *$50,000,000*

The thirteenth [illegible] just completed, was a most exhaustive one, [illegible] because the Company [illegible] *under one roof*—from a single headquarters, the Home Office in New York

The inquiry was made thorough because it was the first [illegible] the Postal absorbed another, and a larger company, and also because the State Superintendent recognized that his official report would be a practical certification of the Company to other State Superintendents: the latter, mindful of the rigid New York requirements and of the strict supervision of its Insurance Department, have agreed that *a company measuring up to the New York State standards would be accepted and accredited in other States.*

The outcome is therefore flattering to the Postal Life, and commends it to thoughtful insurers everywhere.



The Chief Examiner of life companies, in his statement submitted to the Honorable William Temple [illegible] Superintendent of Insurance, refers to the *high order of the Postal's risks* secured by the non-agency method, and to the progress of the Company in bringing its organization to [illegible] *standard of efficiency.*

He adds that the cost of securing business by advertising and correspondence *has not increased* pro rata, with the new business written. The [illegible] ting expense will therefore, as contended by the Company, decrease from year to year

He also adds that part of the cost of advertising should be charged to old business, as continued publicity has a tendency to keep up the confidence of policyholders and retain them

The examination covers many pages of a printed document on file at the State Department.

Superintendent Emmet, [illegible] Report [illegible] insurance by mail as [illegible] the policyholders [illegible] communication with [illegible] He states [illegible] report shows a *general improvement in the condition of the Company.*

The [illegible] more [illegible] work of the [illegible] partment, not only to the Company and its policyholders, but *to the general* [illegible]

[illegible] policyholders.

He speaks of the number of improvements made in the handling of its business, and points out that *gains have been made notwithstanding the considerable expenditure in 1912 for betterment of the Company's properties*

Net Cost Lowest in the POSTAL because

1st Commutation Dividends [illegible] less the moderate advertising cost, go to Postal Policyholders the first year

2d. Renewal-Commission Dividends and Office-expense Savings covered by the

9½%

guaranteed dividends go to Policyholders in subsequent years, 3d. The usual contingent policy dividends still further reduce the cost each year after the first

Thus is the Company commended by the highest authorities to the public. The official endorsements, the conduct of its business through publicity channels, and its operations subject to the United States postal authorities, carry confidence to intending insurers, as well as to its own body of policyholders.

Total Assets and Liabilities

At the close of the examination the Company had **$50,000,000** insurance in force; the policy and other liabilities were fully covered by statutory and departmental reserves amounting to **$10,029,510.10** with an excess or surplus to policyholders of **$226,874.55.**

The Company's reserves and other assets are in approved securities, including state, municipal and railroad bonds; bonds and mortgages; real estate, policy-loans, accrued interest, deferred net-premiums, cash in bank and various other items, aggregating **$10,256,384.65.**

In writing the Company for particulars for yourself, please give: **First,** your *full name;* **Second,** your *occupation;* **Third,** the *exact date of your birth.* Also mention THE SATURDAY EVENING POST of February 22nd.

Bear in mind *no agent will be sent to visit you.* The POSTAL dispenses with agents, and pays to you *in cash* or credits you in equivalent dividends, or paid-up insurance, the *amount of agency commissions.*

POSTAL LIFE INSURANCE COMPANY

WM. R. MALONE, President Postal Life Building 35 NASSAU ST., NEW YORK

LEARN ABOUT OUR NEW COURSE IN SHOW CARD AND SIGN WRITING

A Great Opportunity We are offering, for a limited time, a complete course in show card and sign writing to those purchasing our new [illegible] of "Litholia" Ready-to-Use Colors [illegible] opportunity [illegible] of a phabete [illegible] waterpaint [illegible] Litholia [illegible] lasts longer, always [illegible] Litholia [illegible] artist, or the interior decorator. A letter of [illegible]

LITHOLIA S P. COLOR CO. 71 to 81 West 23rd Street, New York City

How's Business and Why

WHAT has been said and repeated several times is again to be said when considering the subject of general business in the United States—namely, that the volume is large and the profits are variable, being now satisfactory and again quite otherwise—though this is perhaps fully as true of the retail as of the wholesale and jobbing trades, granting that it is true to an extent of all trades.

A man prominent in the boot-and-shoe industry lately remarked that there must be some very radical changes made by retailers if they are to do a prosperous business, since they are doing business on too small a margin and the majority do not keep figures to enable them to know what their cost of doing business is. They do it more or less by guesswork and are afraid to ask the proper price for their merchandise to enable them to make a profit, fearing they will lose custom. The gentleman believes that these conditions must change before business in that line will become satisfactory.

What is true of that particular line of business is perhaps as true of other lines where active competition exists and where the cost of production is not exceptionally cheap, or where the producer and seller do not possess exceptional facilities for manufacturing and disposing of the goods. It was the monopolies that were able to secure large profits during 1912 and which paid large dividends on their capital. Conspicuous examples of these are the segregated parts of the Standard Oil combination and the American Tobacco Company.

Other corporations to be regarded as near monopolies—the United States Steel Corporation, for example—had a year of improving business almost from the beginning; indeed, betterment in that particular industry began in 1911 and had not ceased at the close of 1912. The electrical industry had a year approximating the best—if, in fact, a record was not made in case of particular concerns.

The copper-manufacturing as well as the copper-producing industry had a busy year and a profitable one in 1912, though there were indications that force had to be employed to maintain the maximum price of refined copper as the year neared its close; and the exhibit of the American Copper Producers' Association for the year showed that the high price for copper had caused an accumulation of surplus.

The Cement Trade

The cement business underwent a radical change for the better last year. For a couple of years there had been serious overproduction, and competition had sent the price at the mills down as low as fifty-five cents a barrel at the beginning of spring. The result was failures in the industry—likewise a great revival in demand: and the supply was so drawn upon that an advance in price was made and eventually ninety cents became well established, a price considered satisfactory to the producers. Demand was good through the fall, and the open weather in the late season was favorable to the consumption of cement for building uses.

The president of a prominent company says the industry is in splendid condition; that prices are firm and likely to go higher in 1913—though it is questionable whether he is correct. Projected construction work at the start of the new year, he said, would require three millions to four millions more barrels than were wanted at the commencement of the previous year. The suitability of cement for all kinds of construction work is, of course, more and more recognized.

The cost and durability of cement construction, likewise its non-combustibility, make for improvement in demand for the manufactured article and assure the future of the industry—so long as there is not a recurrence of overproduction and price-cutting, and so long as brick, stone and lumber shall be held at high prices or some cheaper building material is not brought into favor. Manufacturers of Portland cement are reasonably confident regarding the outlook for that industry.

The firms and corporations identified with the steel-and-iron industry had quite as good a year as they had reason to expect when 1912 was at its beginning. The handicap of former low prices hindered profit-making during the larger half of the year, almost to the end, in fact; and yet the results were on the whole better than for the previous year, and as the last of 1912 came profits were improving.

Production of iron and steel commodities was large, and the situation is favorable unless something shall occur to weaken prices or to curtail consumption. The fact that the largest of the steel manufacturers decided in the last month of 1912 voluntarily to advance wages was quoted as an earnest of inside opinion of the outlook for the industry; but labor is more and more insistent in its demands.

There was complaint during the autumn that labor was scarce, and to advance the allowance for labor would be a way to attract men to the mill districts. Whether the independent companies could compete with the big corporation in paying high wages is a point regarding which no discussion of a public nature has come to notice. No doubt the smaller companies will pay whatever price is necessary to keep their help or attract additional workers, so long as the prices for manufactured products will warrant the higher wages; but the tariff agitation militates against increases.

Iron and Steel Figures

All manufacturers appear to have operated in general harmony the past year, and all have been so busy most of the time that there has been no leisure for quarreling. The greatest of the steel-manufacturing concerns has even allowed the smaller concerns to charge premiums for prompt delivery of products, without—if report has been reliable—altering its own price.

It ought, perhaps, to be remembered that a suit is pending to dissolve the United States Steel Corporation under the Sherman Law. Whether such dissolution, if ordered, would bring back real competition to the industry is an open question. Then there is the thought as to the effect of a recession in demand for steel products in view of the large development in capacity for manufacture.

The tariff factor raises a query, the reply to which will come in due course. It is fancied that the apprehension regarding tariff changes is fully as disturbing as the actual changes will prove to be. In some departments of iron and steel manufacture the United States already is able to compete successfully with the rest of the world, and it ought to be able some day to meet all sellers without help of any sort from Congress.

Practically all pig-iron stocks that were stacked in 1911 are declared exhausted, and the output of mills and furnaces contracted for from six to nine months ahead, inability to make deliveries forcing some mills to decline tonnage. The increase in capacity of mills in blast during 1912 was about twenty thousand tons a day, while the production of pig iron increased about six million tons, or nearly thirty million tons for the year, against a maximum furnace capacity of thirty-three million tons to thirty-four millions. There are four hundred and seventeen furnaces in the country for the production of pig iron, less than three hundred being in active use. Others are undergoing repairs, to be blown in as wanted.

The increase of orders for railroad iron and equipment had much to do with the revival in the steel-and-iron industry last season, a revival which still holds. It is a fact that the new mileage built by the railroads during 1912 was relatively small—the smallest for fifteen years—but the orders for freight cars were very much greater than those given in 1911, the 226,195 comparing with 133,117 the previous year. The record year, 1906, showed orders for 310,315 cars. The new rail construction in 1912 was 2997 miles compared with 3067 miles in 1911, Canada building almost as much—2232 miles compared with 1898 miles in 1911.

There was a loud call upon the railroads for additional equipment last season, and as usual they were unable to supply all that was required to transport such part as was moved of the enormous crop of grain and other farm products, the merchandise which was provided by the manufacturing establishments of the country, and the importations from foreign countries. The shortage of freight cars in the late autumn amounted to over fifty-one thousand, and

some shortage is still shown; but the situation should, for the present, continue easier.

Railroad traffic and, for that matter, general business received its greatest stimulus from the agricultural outlook and harvest in 1912. The beginning was not the most auspicious in agriculture. The spring was cold, wet and late; but the well-soaked earth brought compensation later. All the principal crops, except wheat, cotton, rice and tobacco, showed a new high record for production; and the production of wheat, rice and cotton was very near the best ever. So gratifying was the expansion in general business after the first of the summer that the largest bank clearings ever known were recorded, and the records were made outside New York, where great things are commonly looked for because of heavy financial dealings, especially on the stock exchanges.

A Lean Year for Brokers

For once, at least, the stock market lagged behind the rest of the country. Its speculative dealings in stocks and bonds were comparatively small, coincidently with the small addition to the railroad mileage of the country and smaller net traffic returns to the railroads than have been seen in some other years. Gross receipts of the railroads were without precedent for dimensions, higher operating costs affecting the net unfavorably. The interior and over-sea trade of the country was without a parallel in any past year, total imports and exports approximating $4,300,000,000 against $3,600,000,000 in 1911.

Last year was a year of great commercial business without stock speculation; a year of great crops and most active industry without extraordinary profits. The average price of representative stock certificates changed but nominally for the twelve months in the case of railroads, and very few points in the case of the more buoyant industrial shares. Banks did a good business and rates for the use of money were high as the year closed.

Why 1912 should have been so lean a year for stockbrokers that they let Christmas pass without the customary jubilee on the stock exchanges, and why the railroads should have built so little new mileage, are questions among the interesting subjects for thought. The hand of the public, through constituted authorities, appears to have been raised against both institutions—the railroads and the stock exchanges.

Furthermore, the monetary supply of the country and the world seems to be so completely engaged that little remains for employment in stock speculation or in railroad construction. Promoters of railroad enterprises in the virgin territory across the Canadian border even have been barely able to finance construction needs.

It is certain manufacturing enterprises would not have been anything like so active as they have been but for the assistance of the grand agricultural prospects and realization in the United States. Perhaps there would have been more funds available for finance speculation than there proved to be in presence of the demand for other uses; and it is available funds that, other things being equal, make for active speculation.

As above stated, the hand of the public was raised against the stock exchanges. The hostility is toward alleged wrong practices of those institutions, and before the public is done with the matter certain reforms will have to be instituted voluntarily or by legislative compulsion. At least it looks that way, so earnest is the determination to render amenable to direction and discipline a private association responsible for dealings in so many billions of securities, and in a way fostering and upholding manipulation of prices, frequently to the detriment and loss of outside interests.

Moreover, the hand of the public is against the acts of big capitalists, which the control of capital, amounting almost to monopoly, clothes them with power to perform. Big capital is associated with big banks and banking institutions, and both have to be classed together. The stock exchanges have forfeited the confidence of the public to an extent, and it is about the same with big capitalists. Big capitalists control the railroads and very many of the largest banking institutions, not to mention numbers of the largest industrial corporations.

The railroads, controlled by these people, are no longer permitted to have their way in rate-making and in other things. The Interstate Commerce Commission at Washington is exercising a regulating power over interstate transportation rates, while local commissions are passing upon propositions to issue new securities on which shippers and travelers shall be taxed to pay interest, and also acting upon rates on traffic within the states.

It is not supposed that opposition will be raised to the necessary emission of securities for making suitable additions and betterments to public-service properties; but there does exist antagonism to an emission of an excess of securities in order that big capital may pay itself big commissions for raising money from investors and institutions.

That there is a warfare on between capitalists and consumers, variously named and defined, goes without saying. It is seen in every direction—in the coal regions; in the packing-house centers; in banking centers; in New England, where a single transportation company seeks to dominate the carriage of passengers and freight for the whole territory, and has recourse to all manner of expedients to induce public confidence.

It is real warfare, and it looks as if the struggle would be to a finish, with the advantage on the part of the law-making power, which rests, in the finality, with the legal voters of the country. These voters have lately spoken, and there is large hope that a Congress fresh from the people will accomplish not a little to allay the discontent among consumers, and to bring the business combinations into line with the modern idea of what is just and right in the conduct of the affairs of these corporate bodies.

Large traffic for railroads and steamships is assured for the first and second quarters of 1913. At the end of that period, or a little before, the crops of 1913 will begin to make their influence felt, and every one will be asking what the new harvest is to be.

The most that is known at present is that winter wheat and rye got a good start where not sown too late; that the acreage of wheat is reduced compared with last year; that there was a deficiency of moisture at points in the Southwest; and that the heavy freeze in the first part of January found much acreage poorly protected with snow. However, whether or not serious damage was done cannot be told until the grain begins to grow in the spring.

A Growing Financial Center

More thought than heretofore is being given to scientific agriculture in the United States, and hope is indulged that the country will be able to recover some of its lost prestige as a grain-exporting nation. Sustained effort alone will achieve the object. It is trite to say that the United States has its future to make, but so it has in other lines of development and in agriculture.

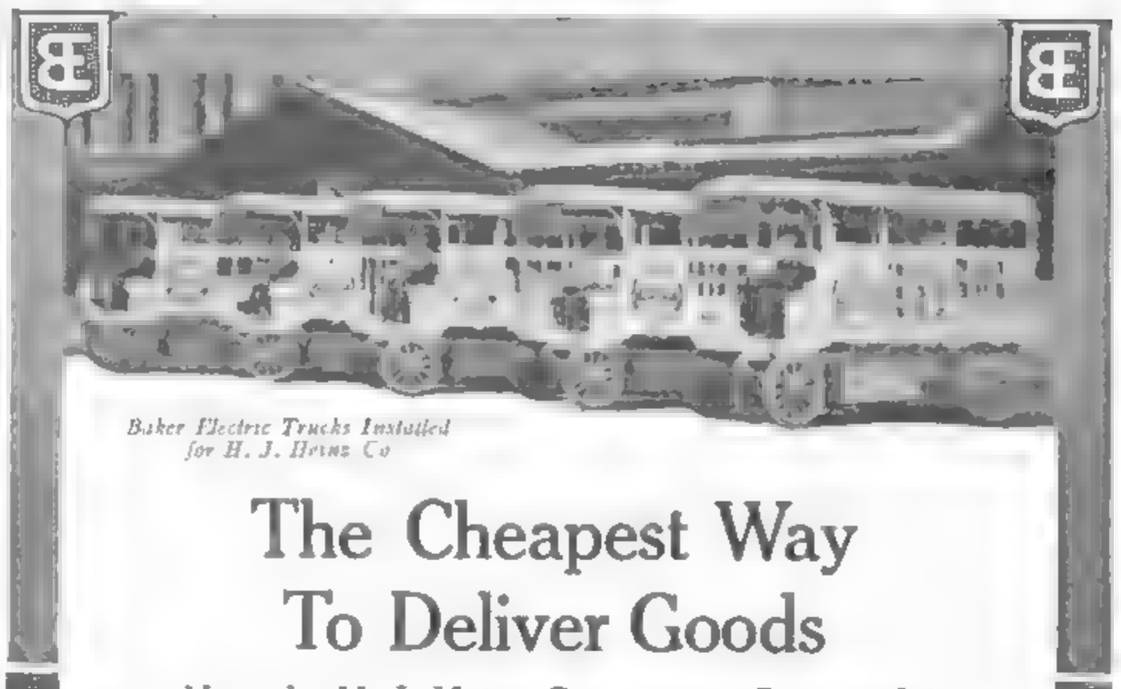
As a financial center the country is growing wonderfully. In manufactures it is making long strides, but in agriculture it has been left behind by several countries, and that with the most modern labor-saving agricultural implements to give it an advantage over other countries.

These, however, are now less advantageous than formerly because of the exportation of farm machinery to most parts of the globe.

Smart competition in the growth of grains has developed the North, and in grains and cattle at the South—competition that has already robbed the United States of a considerable part of its foreign market. There is a task ahead for this country to feed and house and clothe its ever-increasing population. There is a greater task to contribute those commodities and products that will help to feed and house and clothe the needy of other countries; but it is not a task beyond the power of this country to encompass if it is undertaken in a wise and determined spirit.

A proper solving of the domestic, social and economic problems will prove the best preparation for the solution of the relations between the business interests and the people. The new year brought its difficulties, but it brought more—it brought an opportunity to achieve great things for the general good and progress of mankind through the promotion of justice between men and nations in their dealings with one another.

It is as presenting this opportunity that the new year is most to be welcomed and cherished.



Baker Electric Trucks Installed for H. J. Heinz Co

The Cheapest Way To Deliver Goods

How the H. J. Heinz Company is Proving It!

One of the big national organizations now using Baker Electric Trucks is the H. J. Heinz Company. These trucks were installed after careful analysis as to HOW transportation costs could be reduced, and WHAT TRUCK would effect the greatest saving. The result was the purchase of

Baker Electric Trucks

Let Us Send You Valuable Facts and Figures about YOUR Problems

Like the great fleets of Bakers purchased by the American Express Company, the Heinz trucks were sent out to branches in various cities, where they were expected to deliver practically 100% service regardless of traffic or road conditions, regardless of the ability of the men who handled them. They did it!

Baker Trucks may be seen heavily loaded winding their way through the congested traffic of New York and Philadelphia. They may be seen handling vast quantities of merchandise over the roughest parts of Chicago and St. Louis. They take the formidable hills of Kansas City and Portland when others fail. In every important business center from Boston to 'Frisco you will find the sturdy Baker proving the supremacy of the electric over every other truck, regardless of motive power.

Baker Electric Trucks

INSURE CONTINUOUS SERVICE

These facts stand out in strong contrast with the record of trucks whose type of construction results in constant grind, wear and tear, with frequent replacements and consequent delays and short life.

How the Baker can save you money in your delivery department; how its simplicity of construction facilitates handling by inexpensive men; how it consumes less current than any other electric truck built, are a few of the many points wise business men are investigating before they buy a truck of any kind.

"Why an Electric Truck?" mailed upon request

There are Baker Electrics from 500-pound to 4-ton capacity. The largest organization in the world devoted exclusively to electric vehicle manufacture is back of every car.

Baker Electrics

THE BAKER MOTOR VEHICLE COMPANY
Cleveland, O.

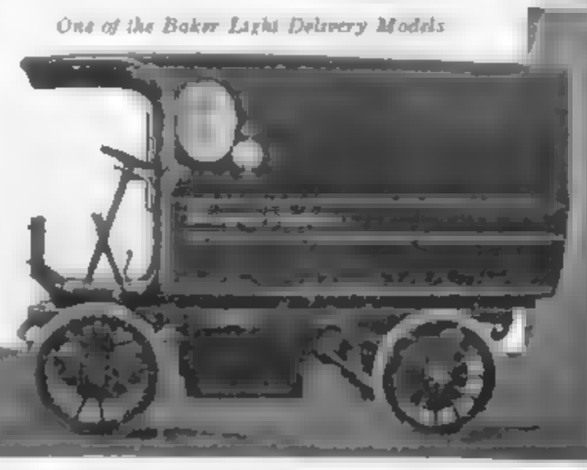
Canada: The Baker Motor Vehicle Co. of Canada, Ltd., Walkerville, Ont.

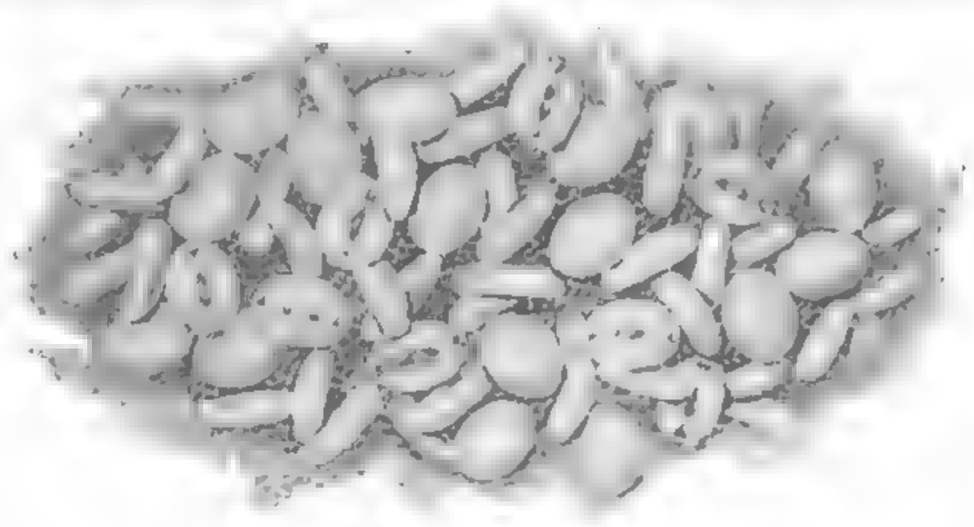
Makers also of Baker Coupés, Victorias, Broughams, etc.

Branches or Representatives in Principal Cities

Applications solicited for representation in open territory.

One of the Baker Light Delivery Models





125,000,000 Explosions Inside Every Grain

Each grain of wheat or rice contains at least 125,000,000 starch granules.

Each of those granules holds in its center a tiny bit of moisture.

Prof. Anderson's process does this:

It seals the grains up in steel guns

It applies to the guns 550 degrees of heat

It turns the moisture to steam, creating a pressure inside of each granule of 175 pounds to the inch.

Then the guns are suddenly unsealed. The steam in each granule explodes.

And those 125,000,000 explosions blast every starch granule to pieces.

Why It Is Done

Digestive juices can't well act on the solid granules.

They must be broken. That's why grain is cooked, baked or toasted before one tries to eat it.

But no mere cooking breaks up half the granules.

So Prof. Anderson invented this method. It breaks up all the granules.

The foods that result are the most digestible grain foods that science has ever produced.

Puffed Wheat, 10c
Puffed Rice, 15c

Except in Extreme West

Airy, Nut-Like Morsels

These exploded grains are by millions considered the acme of delicious food.

They are eight times normal size.

They are four times as porous as bread.

And the thin-walled grains, crisp and enticing, taste much like toasted nuts.

Serve with cream and sugar. Or mix with fruit. Or float like crackers in a bowl of milk.

There was never a cereal food quite so enchanting as either Puffed Wheat or Puffed Rice.

Folks ate last year 250,000,000 dishes.

The Quaker Oats Company

Sole Makers—Chicago

A FISH STORY

Continued from Page 11)

Elizabeth in Her German Garden called "a day of grace and forgiveness of sins"! The offshore wind had beaten the sea as flat as a board. Scarcely wrinkled by a gentle southwest breeze, it glittered in the sunrise like the floor of Heaven. The boats were scattered in all directions—some of them already hull down in the distance, others close inshore. Ours steered east, then northwest, then east again—thus working gradually up the coast—with every man aboard looking for signs.

A negro came into the pilot house, picked up the glasses and went out.

"Yassuh," he called up to the masthead; "dem's gannets all right!"

There were only two of the feathered fishermen hovering round in a circle as we approached. What seemed a sudden flaw of wind rippled the smooth water under them. Both birds struck the water at the same instant and flapped heavily away, each with his dinner.

The ripple disappeared instantly, but our luck was just as good; for so quickly and silently were the boats over and the net spread that the fish "broke" again even as the long corkline began to bend upward. This was a bunch instead of a pod. Seventy times the baler swung inboard. Each load fell with a splash, the fish sliding like so much quicksilver to the farthest corners of the hold.

"Call it two hundred thousand," said the captain as he climbed aloft again.

"Is this that body of fish reported off Barnegat?"

"Maybe; but I don't think so," said the man at the wheel—"unless something's been into 'em and scattered 'em. I've seen 'em coming down the beach packed so tight all the way down to the bottom that they churned up the sand. One morning we struck a big body close in off Cape May—must have been three acres of 'em. Loaded boards up, turned 'em in at the factory and came back next day and got another load. They were working south about twenty-five miles a day, and we got eight loads out of that bunch before they struck out to sea off Cape Henry. It's like looking for a needle in a haystack sometimes; but it isn't so much fisherman's luck when you study 'em close."

"Ain't you right!" laughed the darky. "Cap'n Bud is de fishin'est man ever I seen! He jes' nachully thinks like a fish!"

Many Thousands in One Haul

Still working northward, three more sets were made. The first one was a "stab," or waterhaul; the fish simply disappeared as the net was cast. The second netted over a hundred and fifty thousand. The third set was made in sight of a hotel at Cape May—so close in that the windows could be seen with the naked eye. This one the captain called two hundred and thirty thousand—nearly a quarter of a million at one fell swoop! Then he did as all other captains do: headed full speed straight off toward a distant fisherman that had just dropped off its boats.

It soon became apparent that they had lost sight of the fish, for neither the striker nor the purseboats were in motion. We slowed down, just making headway, half a mile to the south of them; and presently came the cry:

"There's your color! Starb'd your helm! Stop her!"

"That's fine color too—red as blood! See 'em? Good bunch of fish there. And he got 'em right under those fellows' noses!" the pilot chuckled. But unless the color was what seemed a fleeting, illusive shadow cast on the water by a swiftly moving cloud across the sun, my uneducated eyes had failed to see it.

The fish were moving swiftly, too, for they were nearly a mile away before the purseboats had raced round and cast the net in front of them. The fatal cork circle was almost completed when the pilot snatched up the glasses.

"The joke is on us!" he exclaimed.

"What's the matter?"

"Sharks or bluefish, I reckon! Why, sure—they'll rip a net up like a cross-cut saw! Sometimes, with a heavy weight of fish inside, it will part like a piece of wet paper if one mesh breaks. All you've got to do is to start it. They cost a thousand dollars apiece too. Looks like an all-day job for the rigger!" And so it proved.

The net was already piled in the purseboats when the steamer came up. There were half a dozen jagged, gaping rents in it. The bluefish or sharks had attacked the imprisoned menhaden from the outside; while down the middle, where the weight of fish had been heaviest, the bulging mesh had split from corkline to purserope.

"Hard luck, captain!"

His regretful glance swept the smooth expanse that crinkled and glittered in the noonday sun. Here and there in all directions, as far as the eye could see, the fishing steamers had dropped off their boats, while others were moving swiftly this way and that, trying to locate a bunch. "All in the game!" he growled. "Day and a half to mend that net! Got a fair jag anyhow. Let's go home."

Home was now eighteen hours' steady run. What the captain had called a fair jag was nearly seven hundred thousand fish, weighing well over two hundred and twenty-five tons, packed solid to within a few feet of the deck. It was hard to keep away from the fascinating sight, for there are few of our native fishes so beautiful as a full-grown menhaden. Its color has been described as a "pearly opalescent; each scale having all the beauty of a fine pearl, the reflections from the mailed side of a fish just taken from the water being superb." Within an hour the whole iridescent mass seemed to have been touched with a delicate, impalpable frost, as the oil began to exude from their bodies; while the dull purple scales on their backs shone with a brilliant electric blue when the sun's rays struck into the hold.

The Bucket Brigade

These fish were large, exceedingly fat and all of the same size. Dozens of them were measured and found to be within a fraction of thirteen inches in length, showing that the fish had grown from birth to maturity in one large school. While this last catch was being hauled inboard the baler had been several times upset to drop its contents on the deck. And pretty soon each of the negro crew, who had not already exercised the privilege, was busy cutting up and packing in salt a barrel of fish for his own winter use. The refuse being thrown back into the hold, the iridescent mass quickly assumed the appearance of a shamble.

The steamer was kept rung up during the entire eighteen-hour run to the factory. No time was lost there either; for, as soon as the vessel tied up alongside, a square iron chute, having inside an endless chain of buckets, was dropped into the hold, and by this means its contents was carried up to the raw box. From thence the fish were conveyed by another series of buckets down to the cooker, a horizontal iron cylinder about thirty-five feet long, filled with live steam. Through this ran the worm, an augerlike affair that, as it revolved, forced the gradually cooked fish through the other end. From there to the top of the factory again, still by the bucket route, the parboiled fish, ground to the consistency of a thick batter, were dropped into bins. The oil was then squeezed out by hydraulic pressure, run off into tanks and sold by the barrel, its value depending upon its color, odor and freedom from free fatty acids.

What remains after pressure goes through another cylinder and quickly emerges as the fishscrap of commerce, the odor and moisture having been blown out by hot air. The scrap is valuable for the ammonia and bone phosphate and brings much quicker results as a fertilizer than tankage or any of the animal ammoniates. While the process of unloading had been going on a fresh supply of water, coal and grub was being taken aboard, and in less than four hours the steamer was on its way again.

We had brought in nearly seven hundred thousand menhaden, leaving thirty steamers still fishing. If each one had taken five hundred thousand it would mean that the whole fleet had caught fifteen millions—over four thousand tons—in, say, three days' actual fishing.

There are at present one hundred and twenty of these steamers in the menhaden fisheries, the number being almost equally divided between the Northern fleet, centering round Long Island, and the Southern,

with headquarters in the lower Chesapeake Bay. The season begins about the first of May and usually lasts until the first of November. In 1911 over a billion menhaden—nearly four hundred thousand tons—were taken along the coast between Cape Hatteras and Cape Cod. The annual catch over a period of twenty-five years has been about six hundred millions.

Of this wonderful fish Doctor Goode said, many years ago:

"It is not hard to surmise the menhaden's place in Nature: swarming our waters in countless myriads; swimming in closely packed, unwieldy masses; helpless as flocks of sheep; close to the surface and at the mercy of any enemy; destitute of any means of defense or offense; their mission is unmistakably to be eaten. . . . So the menhaden, deriving its own subsistence from otherwise unutilized organic matter, is preeminently a meat-producing machine. Man takes from the water annually six or seven hundred millions of these fish, weighing from two hundred and fifty to three hundred thousand tons; but his indebtedness to the menhaden does not end here. When he brings [illegible] tackle, the bluefish, bonitos, weakfish, [illegible], bass, codfish—what is he eating? Usually nothing but menhaden.

It is natural, then, to wonder what effect such wholesale slaughter has had or is likely to have upon the supply of menhaden as well as upon the edible fish, which, like all other creatures, seek those localities where food is most plentiful.

Tigers of the Sea

Over forty years ago the general condition of the fisheries along the New England coast was investigated by the Government. The inquiry was made with reference to the menhaden; and, so far as the natural history of this fish is concerned, it seems to have been chiefly remarkable for some of the things it did not discover, though a vast amount of work was done in connection with it. But some of the conclusions arrived at concerning the number of menhaden killed by their natural enemies are amazing.

We probably think of the Bengal tiger as the personification of ferocity; but even at his fiercest he is but a timid house cat in comparison with the bluefish. Professor Baird says:

"So far as I can learn, there is no parallel in point of destructiveness to the bluefish among the marine species along our coast. This fish has been well likened to an animated chopping machine, the business of which is to cut in pieces and otherwise destroy as many fish as possible in a given length of time. All writers are unanimous in regard to its destructiveness. These corsairs of the sea, not content with what they eat, which is of itself an enormous quantity, rush ravenously through the closely crowded schools like a pack of hungry wolves, cutting and tearing the living fish as they go and leaving in their wake the mangled fragments. Traces of their carnage remain for weeks in the great slicks of oil so commonly seen on smooth water in summer."

Two years ago the captain of a schooner trading between Navassa and Baltimore told me that just south of Cape Hatteras he ran into one of these slicks at least ten miles long and half a mile wide, and that "all the seabirds in the world were feeding off it." The voracity of these blue butchers seems even more astonishing. They will eat nearly their own weight of other fish in a single day. Its rate of growth is one indication of the enormous amount of food it consumes; for the bluefish of three or four pounds coming up the North Carolina coast in March returns in October weighing ten to fifteen pounds.

Professor Baird says: "The only parallel to the voracity of the bluefish in our waters is perhaps to be met with in the case of the common pickerel." And he cites the experiment of Doctor Sturtevant, who put two of these fish, each about five inches long, into a horsetrough, supplying them daily with minnows about an inch long. "On the first day they devoured one hundred and twenty-eight; the second day, one hundred and thirty-two; and the third, one hundred and fifty. And they themselves increased one inch in length in forty-eight hours, consuming an average of about sixty-six fish each a day—a weight much greater than their own."

I once asked a Government expert to estimate the number of menhaden killed each year. He replied:

"If all the progeny of a pair of full-grown menhaden were to come to maturity—the progeny of these, in turn, doing likewise—only ten years of such unrestricted multiplication would fill solid all the waters of the earth!"

What of the marvelous fish that reproduce themselves in any such fashion? The investigation referred to resulted in the establishment of the present Bureau of Fisheries over forty years ago. Nevertheless, *Brevoortia tyrannus* remains almost as much a mystery as ever. Practically nothing is known of its spawning places, even the character of its eggs is not known. You may see the menhaden swimming in schools, close to the surface, every nose pointed in exactly the same direction. Their movements are positively uncanny—the slightest deviation in their course, no matter how small or great, being made at precisely the same instant by each fish.

The adult fish, which make their appearance soon after the young ones, are often in poor condition—sometimes so emaciated that a million of them will not produce a single barrel of oil. They soon wax fat on the microscopic food usually abundant along the coast; but whence they come or whither they go no one knows to a certainty. The best opinion is that they spawn at sea, as well as in the bays and rivers.

There are dozens of well-authenticated facts that seem to contradict each other flatly. Menhaden caught at Sakonnet, Rhode Island, in July, 1892, were in various stages—from very small to nearly ripe roe. Ripe fish have been taken in Buzzard's Bay in May. Of the fish that I saw caught late in October, 1912, the majority of those examined were due to spawn in about three months; the roe of others was scarcely formed. From late October to December of 1894 a body of menhaden was seen to extend offshore all the way from Delaware Bay to Cape Lookout, North Carolina—a distance of over four hundred miles—their reproductive organs apparently very near maturity.

Where Waste Makes Want

Notwithstanding our ignorance concerning this wonderful fish, there are several facts that are well established: more of them are killed in a single day by their natural enemies than are taken by all the steamers in a dozen seasons; few are caught in a spawning condition; while fishing for menhaden not enough edible fish are taken to feed the crews.

Be that as it may, in the spring of 1912 a large fertilizer concern contracted with a fish factory for over twenty thousand tons of herring scrap—and got them too! The man who told me this has bought many hundred tons of this edible fish, its scrap being in some respects more valuable than menhaden. Unlike the latter, however, the herring were taken when full of roe, some of which is now being put up in cans—a perfectly legitimate industry. Whether these fish were taken by the steamers from the factories, or by seines, many of which are half a mile long, is beside the point.

This is made plain by United States Fish Commissioner Bowers, who says:

"At the head of Chesapeake Bay, where there are important shad, herring, striped bass and perch fisheries, large quantities of food fish are now being sent to fertilizer factories in Virginia. It seems very unfortunate that so valuable a fish as the herring, which is fully utilized as food in some of the fisheries about the head of the bay, should in other fisheries be considered only fit for fertilizer. Undoubtedly a market could be found or created for such fish in a fresh, salted or smoked condition."

Though this is the only criticism that may be applied to the fish factory, it seems almost past belief that such vandalism should be tolerated in a civilized country where the cost of living is each year becoming a greater burden!

"Have it again today, please!"

And tomorrow—likely as not—she will say the same thing. This healthy, hungry child has the same feeling about this wholesome soup that everybody has who has ever eaten it. You never grow tired of

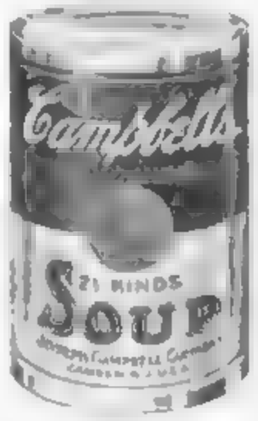
Campbells'
TOMATO
SOUP

You relish its flavor—so fresh and snappy, yet so refined, that it appeals to the most delicate taste. You enjoy its satisfying richness. You feel that it improves your appetite and digestion, and does you good in every way. And added to all this, it exactly fits so many different occasions, that practical housewives now order it by the dozen at least. Why shouldn't you?

"I vote for Campbell's Tomato Soup
Could any vote be truer
There's no college
To my knowledge
That has a wiser tutor".

21 kinds
10c a can

Asparagus	Julienne
Beef	Mock Turtle
Bouillon	Mulligatawny
Celery	Mutton Broth
Chicken	Ox Tail
Chicken-Gumbo (Okra)	Pea
Clam Bouillon	Pepper Pot
Clam Chowder	Printanier
Consommé	Tomato
Tomato-Okra Vegetable	
Vermicelli-Tomato	



Look for the red-and-white label

Spirit of Washington:

"There's *ONE* modern habit that's beneficial. I hear

WRIGLEY'S SPEARMINT

is fine for teeth, breath, appetite, or digestion!"

Few things
we enjoy are good for
us. This mint leaf flavored
dainty is continuously beneficial.
One stick costs a cent—gives a
whole day's enjoyment besides improving teeth, appetite and digestion.

And millions of men are purifying their breath of tobacco and other odors before talking business to others—before kissing their little ones at night. This modern habit *is* a habit because it's an enjoyable *benefit*.

Look For The Spear

It's your protection against cheap imitations that cost you as much as the delicious genuine.

Buy it by the Box

It Costs Less—Of Any Dealer

Mothers

Insist Upon Clean Flour For the Children's Bread

In the crease of every wheat kernel lodges dirt. Unless all the dirt is washed out of the wheat and the wheat hair and waste fibre separated from the flour, it goes into the bread and the children have only partly clean, partly wholesome food.

You can always tell clean flour by the length of time the bread keeps fresh.

No other bread keeps fresh and sweet, as long as bread made from

The Guaranteed Flour

OCCIDENT

The OCCIDENT way of washing and scouring the wheat and purifying the flour is the most thorough and costly in use. Moreover, we use for OCCIDENT Flour only the choicest selection of the hard, glutinous Spring wheats of North Dakota—the most nutritious bread wheat grown—rich in muscle-making properties.

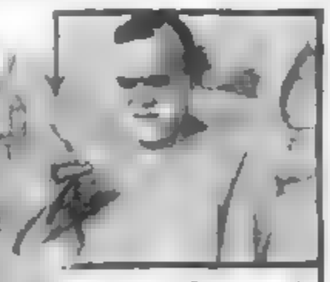
Costs More—Worth It You pay only a few cents more per sack for OCCIDENT than for other flour, but every sack is sold on a Written Guarantee to satisfy you better—for all baking—to make better bread and more loaves to the sack—than any other flour, or your money refunded without question.

Every mother should test OCCIDENT Bread.

Russell-Miller Milling Co., Minneapolis, U. S. A.

RUSSELL-MILLER MILLING COMPANY OCCIDENT

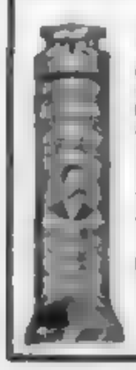
OCCIDENT



Don't blame the razor

It's your lather

You had to help soften the beard by rubbing in the lather. Naturally, your rubbing brought the blood to the surface, opened the pores and made the skin very sensitive. That helped the *free caustic* to get in its work and made the skin doubly sensitive. Under these conditions any razor will feel as though it were pulling the hair instead of cutting it.



Mennen's Shaving Cream

dispenses with the "*rubbing in*" with the fingers and thereby softens the beard while the *lather is worked up on the face. Reduces shaving to two operations—lathering and shaving. The time saved*

As it contains no free caustic there is no smarting, and you get a delightful, cool shave.

For sale everywhere 25c
Sample Tube FREE

GERHARD MENNEN CO.
Newark, N. J.
Makers of the celebrated Mennen's Toilet Powder

A remarkable fact about

Flake Graphite

is that bearings have been run for a considerable time with no other lubricant and without cutting or harmful results. This indicates why, under less unusual conditions, Dixon's Graphite Lubricants bring forth unsolicited testimonials from the "Speed Kings of Motordom." After using

DIXON'S

Automobile Lubricants

for the first time, Barney Oldfield says: "I have never before experienced the sense of safety and lubrication surety that I felt today."

Ask your dealer for Dixon's No. 677. Special for transmissions and differentials.

Send name and model of car for free book No. 246, "Lubricating the Motor."

Joseph Dixon Crucible Co.
Established 1827
Jersey City New Jersey

THE VICTORY!

(Concluded from Page 9)

had never thought of his own death very intelligently, but Doctor Jackson's warning, the rumors of it in Wall Street, the very panic, which was a premature obituary, made him see now in great vivid flashes what it would mean to his son. The more money Northrup Ashe made before dying, the more money Northrup Ashe, Junior, would get.

For the first time in his life it struck him that making money had its disadvantages. He instinctively looked at the money-making ticker; Pennsylvania Central was down to forty-eight. There was need to hurry—if the bears were to be flayed. He forgot all else in a flash.

"Get me the office, Ryan. It's time we raked in a million or so."

Young Ashe raised his head so abruptly that the gesture brought back the mind of Northrup Ashe to this room and to his son.

"Wait, Ryan!" he said sharply.

To win!—that had been his ruling passion. He had found his pleasure not in creating, in building, but in strife and in winning—victory, his joy and pride! And not in industry or commerce, but on the stock exchange he had chosen his battlefield. His troops were dollars and his commanders were his brain and his fearlessness. To pit his brains against the brains of the mob—and to win! He had done nothing else these many years; he had thought of nothing else all his life. And victory now meant merely so much more money to be spent by Northrup Ashe, Junior, on liquor and loose companions.

The ugly uselessness of his son's life was less a tragedy than the lack of manhood, the absence of courage, the emptiness of that degenerate brain. Beyond doubt the chief beneficiary of his will would be this same son; for, however little the museum would pay to avert expensive litigation, it would still be far too much for this son of his to spend on his follies and his vices.

There came upon him a keen sense of the vital need of altering that will; of so settling his affairs as to leave the fruits of his victory beyond the grasp of the unworthy son. To make another will or, better still, to deed away his property in his own lifetime, protecting himself against discomforts, was what he now desired; but with the wish came a doubt that grew into a fear—he might not live to do all this, for death was not always considerate. Jackson had hinted that the sound of the dread footsteps was within his hearing, and Wall Street believed it, and ——

"Wait, Ryan!" he said again musingly, and looked at the face of his only son.

It was the face of the son of a very rich man—of a very rich man who had not concerned himself with making a man of his son, but merely with making an heir to millions despoiled from less courageous or less intelligent fellowmen. Time and again he had risked his dollars recklessly—and had won! He had risked a human life—and won what? This?

To risk, to win, to lose—that was life. He looked at the tape; Pennsylvania Central was down to forty-five. The banks were probably at that moment telephoning to his office for additional security on their loans. If it was not forthcoming they would dump his collateral on the panicky market. The result would be pandemonium, ruin, defeat! Indeed if the banks had waited so long before doing this it was because of their admiration for the old fox; because of his reputation as a consummate trickster, a master of stock-market strategy, a man of skilful devices and infinite resources that never failed him.

However, if he was to annihilate the bears, to achieve the greatest victory of his Wall Street career, now was the time to strike—now at this very minute, without a second's delay.

"Wait, Ryan!" he said softly. Ryan, not knowing why he should be told three times to wait, waited uncomfortably. In five minutes he would give a white pill to Mr. Ashe.

"No! My son! No! No! It would not do—would it?" muttered Northrup Ashe between his clenched teeth. "Would it?"

"What wouldn't?" said young Ashe sullenly.

"To leave you money. If you'd promise to drink yourself to death I'd buy a distillery for you; but you alternate with other things—and I can't leave you those things. I don't even know their names."

The ticker was whirring away at a furious rate. Northrup glanced at the tape. Pennsylvania Central was [illegible]

"Wait, Ryan!" he said.

Delay meant bankruptcy and bankruptcy meant death. He would never live a penniless man—but it also meant death to his son's hopes. There was in Ashe no sense of paying the penalty of his own neglect of his son—only of not misusing money!

"Here is your medicine, Mr. Ashe," said Ryan. He held out a white pill and a glass of water toward Northrup Ashe, who stood up, leaning against the bed.

"Wait, Ryan, wait! In a few minutes there will be no need of any more pills. I'm swallowing one now." He grinned; a ghastly effort.

"Do you feel ——"

"I feel for the first time in years like a really intelligent man, Ryan," said Ashe earnestly. "I am on the eve of the greatest victory of my career; and I wish my son to witness it. It concerns him. You see, he thinks"

There was a pounding at the door.

"See who it is," said Ashe.

Ryan opened the door. Willett Ashe's confidential man, burst in.

"Mr. Ashe, don't you know ——"

"Easy, Willett. This isn't Wall Street. This is a Sunday-school."

Willett rushed to the ticker.

"Thirty-nine!" he yelled. "That's our stock being dumped on the market—your stock! I told the bank"

"Willett," said Ashe grimly, "please remember that I am a sick man."

"Thirty-seven, thirty-five! All over!"

Willett stared blankly at Ashe. He blinked his eyes and then began to make curious passes with his hands, as though a spider's thread were brushing against his lids. Of a sudden he shrieked: "My God!" and burst out sobbing.

Ashe watched him curiously and then looked at his son, who was fumbling with a cigarette case. He looked at the ticker tape that had always recorded his numerous triumphs.

"It's quite a victory," he said calmly. "I'm falling, Ryan. Hold me!" Northrup Ashe muttered.

Ryan rushed to his side and held him. Then Ryan aided Northrup Ashe to walk totteringly to his bed. He lay on his pillows, his face very pale, his eyes closed.

Willett had risen and was staring at Ashe.

"Oh! Oh!" he quavered hysterically.

Is he—dead?" asked young Ashe in a shaking voice.

Northrup Ashe opened his eyes.

"Not yet," he said in a tired voice; "but it won't help you, my son!"

That night Northrup Ashe died.

The Bells

AN AMERICAN tourist was contemplating—from the outside—a quaint old chapel in one of the cathedral towns of England. In a near-by spire the chimes began to ring. A venerable clergyman issued from the ivy-covered pile and, observing the look of rapt attention upon the stranger's face, was moved, out of the goodness of his heart, to approach and engage him in conversation appropriate to the time and the place.

"My friend," he began, "does not the sound of those sweet bells fall like a benediction upon the soul?"

The American gazed at him blankly and cupped one hand behind his ear in order to hear better.

"Which?" he inquired.

The old rector raised his voice and shouted louder.

"I say that those lovely chimes seem to float down to us like a message of love and peace from on high. Do you not agree with me that theirs is a message from Heaven?"

"I'm sorry," said the visitor, "but still I don't seem to get you."

The clergyman made a funnel of his hand in front of his mouth.

"I merely wished to ask you if you too did not feel that the music coming from that tower yonder was truly celestial music, freighted with hope and beauty and glorious tidings?"

"Mister," explained the American, "the truth of the matter is that those durned bells make so much racket I can't hear a word you say."

How The Hoosier Cabinet Saves Miles of Steps

Saves Health, Youth and Good Looks, Strength, Time and Standing

Your table is the center of all your kitchen work. Everything you take to your stove, to your sink, to your dining room, first goes onto your table. Everything you bring from your pantry, refrigerator, cupboard, cellar, goes on your table.

If you must walk from place to place to collect these things and put them back again, your kitchen is not ideal. It tires you.

Your ideal kitchen saves these steps by combining in the Hoosier Cabinet a pantry and cupboard around a big table covered with pure aluminum. The Hoosier Cabinet puts everything at your fingers' ends. You can sit down at work. Your table is not cluttered. Spices, sugar, salt, dishes, flour, utensils—everything has its place. You get through quickly.

Makes a Model Kitchen

No kitchen, however modern, is properly equipped for [illegible] effortless work unless it offers the convenience of the Hoosier.

Every kitchen, no matter how old fashioned, is made [illegible] by the Hoosier. [illegible]

In any of the kitchens you will walk and wear yourself out needlessly until you collect everything in one place and simply reach for it—sit instead of stand.

Half a Million Owners Say

"I wouldn't be without my Hoosier for $100."

My [illegible]

The Hoosier [illegible] for [illegible]

"The most perfect kitchen [illegible]

Saved me at least $15 last year in supplies.

"Puts everything in my kitchen at my fingers' ends."

What the Hoosier Contains

Sanitary, metal lined flour bin, equipped with a handy sifter, metal sugar bin, crystal jars for tea and coffee and spices, metal topped and air-tight, metal lined bread and cake drawer.

Table top is pure aluminum, there is a roomy cupboard for dishes and supplies, another for pots and kettles.

Cutlery and linen drawers, rolling pin, rack, utensil hooks, pan racks, bread and meat cutting board.

Finish is beautiful golden oak, water and steam proof.

How $1.00 Puts a Hoosier in Your Home

A certain number of Hoosier Cabinets will be sent this season to each of the 3,500 Hoosier Agents (leading furniture merchant in each town) to be sold on the famous Hoosier Club Plan. Membership in these clubs is limited. Each member pays $1.00 membership fee; balance in $1.00 weekly dues for a few weeks. The cabinet is delivered at once.

The price, lowered by the great volume of Hoosier sales, is fixed at the factory. You enjoy the liberal credit of the club plan without paying one penny more.

As thousands of women buy Hoosier Cabinets every month—and as the number doubles with our great club plan offer—and as only a limited number of Hoosier Club memberships can be accepted—

Write Us a Postal Today for the Name of Your Nearest Hoosier Dealer

3,500 reliable furniture dealers are Hoosier Agents, ready to exhibit and demonstrate the Hoosier Kitchen Cabinet to every interested caller. These men believe in high quality and low prices. They are good men to know. There is one Hoosier Agent (only one) in nearly every town big enough to have a furniture store. You will see the sign shown below displayed in his window.

Drop us a postal and we will send you the name of dealer who has the Hoosier Agency in your town, so you will be saved the trouble of hunting.

We Want to Send You Our "Model Kitchen" Book Free

which tells you how to arrange your kitchen most conveniently, gives hints that help simplify the daily routine—offers suggestions toward making old fashioned kitchens easier places to work—tells how other women save health and good looks by doing most of their kitchen work sitting down at the Hoosier Cabinet.

Drop us a postal and the book will come by return mail, together with your local dealer's name. Address

THE HOOSIER MANUFACTURING COMPANY, 132 Sidney Street, NEW CASTLE, INDIANA

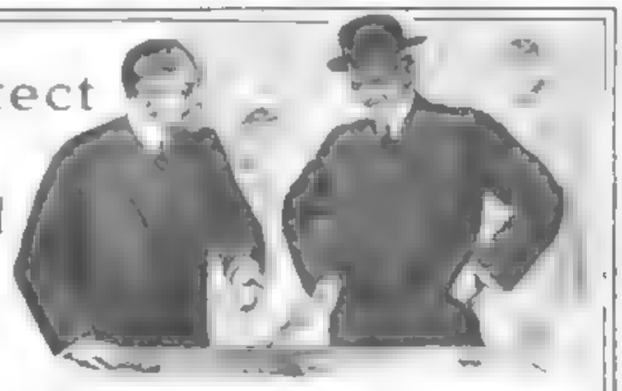
Branch: Mezzanine Floor, Pacific Bldg., San Francisco, California. Sold also throughout Canada.

Look for this sign in the window of your furniture dealer. The Hoosier Agent believes in high quality and low prices. He is a good man to know.

LICENSED AGENTS FOR

HOOSIER KITCHEN CABINETS

Said the Architect to the man about to build



"I have spent considerable time investigating roofing materials.

"You say you want a good, durable roof—artistic roof—but you do not want to pay too much for it.

"I can give you just what you want—I recommend

Certain-teed Roofing

(Quality Cert-ified—Durability Guaran-teed)

in Rolls and Shingles

"This roofing is made of Asphalt, guaranteed to wear fifteen years When laid according to the General's specifications it is rapidly replacing the old style coal tar and gravel roofings on big factories, warehouses, apartment buildings and skyscrapers."

Certain-teed Roofing comes in red, green and slate gray shingles for bungalows and residences—in rolls for general use.

Get our new book "Modern Building Ideas and Plans"—it would ordinarily sell for $1, but as it illustrates the various uses of Certain-teed Roofing we will send it to you for 25c—or you can get it FREE from your lumber, hardware or building material dealer.

Certain-teed Roofing is sold at reasonable prices by dealers everywhere—no exclusive agents

General Roofing

General Roofing Mfg. Co.

E. St. Louis, Ill. York, Pa. Marseilles, Ill. Minneapolis, Minn.
San Francisco, Cal. Winnipeg, Can. London, England Hamburg, Germany

ARROW COLLARS

"*Girard*" has the even front spacing now so much in vogue.

U. S., 2 for 25 cents. Canada, 3 for 50 cents. England, 2 for a shilling

CLUETT, PEABODY & CO., Makers of ARROW SHIRTS

WHAT ONE JUDGE DID

(Concluded from Page 5)

The question, of course, is as to how much money the property owner shall receive for the condemned land.

To settle that question, two attorneys on each side were engaged in court two weeks—with a jury, witnesses, stenographer, bailiff, sheriff and clerk—at the end of which time the jury returned a verdict of eighteen hundred dollars for the property-owner. Now fifty dollars a day was a very ordinary charge for an attorney's time spent in court; so it is safe to say the property-owner's attorney fees came to about a thousand dollars. Including incidental expenses and the value of his own time, he would probably have been about as well off if he had made the town a present of the land. The cost to the community including expense of maintaining the court, was more than a thousand dollars. In short, the community paid first and last more than three thousand dollars on account of the condemned land, and the property-owner got next to nothing.

One case in which Judge Wanamaker failed to bring about a compromise was that of a girl about eight years old who had been run over by a street car, resulting in the loss of a leg. There was pretty conclusive evidence that the child had suddenly and heedlessly darted into the street directly in front of the car, so that the motorman could not possibly have avoided running her down.

Under such circumstances she was not, of course, entitled to recover anything; but there was a rich and none too popular corporation on one side and a pretty child, maimed for life, on the other, and something might be expected from the sympathy of a jury. Judge Wanamaker called in the attorney for the street railroad and suggested a compromise. The attorney objected that, as the company was not liable, there was nothing to compromise.

"Legally that may be true," replied the judge; "but why not look at the human side of it—because, after all, that may be the side the jury will look at? Why not give her five hundred dollars, to be put in trust at interest until she reaches a certain age? That's better than spending the money in costs."

A Popular Platform

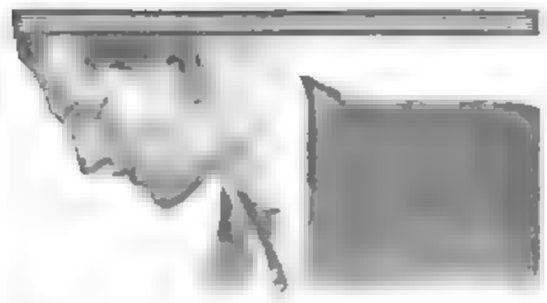
After some arguing the street-railroad company adopted this view, offering five hundred dollars in settlement; but the girl's lawyer refused the offer, banking on the sympathy of the jury. When every effort to bring about a compromise had failed the case went to trial. It was clearly proved that the motorman had been in no way at fault, and the jury found for the street railroad. The girl's attorney carried the case to the Circuit Court, then to the Supreme Court, hoping for a reversal and a new trial before a more sympathetic jury. He was beaten in both the higher courts; so the girl got nothing, and several thousand dollars was wasted in expenses of the original trial and the two appeals.

Scores of such instances, showing the enormous inefficiency and waste of litigation, kept Judge Wanamaker firm in his faith in compromise.

In time many prospective litigants were very glad to avail themselves of the judge's good offices as a compromiser, even in important cases; for they comprehended that, in the long run, the results of fairminded compromise were much more satisfactory than the results of litigation.

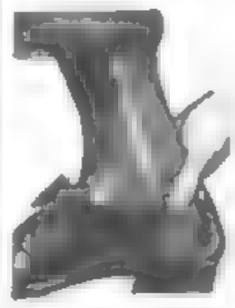
It was on this record of judicial efficiency that Judge Wanamaker went before the people of Ohio in November as a nonpartisan and partyless candidate for the Supreme Court, going on the ticket by petition—though the Progressive party later adopted his candidacy. During his seven years on the bench of the Court of Common Pleas he had been not only practicing judicial efficiency but preaching it in public addresses and in newspaper articles. So the people understood what his candidacy meant. Naturally his work was best known in Northern Ohio, comprising twenty-three counties; and he carried those twenty-three counties by sixty-five thousand, while the same counties went for Wilson and the Democratic ticket generally. Also, he carried the state.

So much for popular appreciation and approval of practical judicial reform.



Silk hose destined for hard wear should be the best quality possible to secure. Men who wear silk hose exclusively find McCallum's the most satisfactory obtainable today.

McCallum Silk Hosiery



Its quality, beauty and style have built the reputation of these oldest manufacturers of silk hosiery in America.

Made in all the newest plain and fancy effects, also men's accordion and two-tone weaves with tubular silk ties to match.

At all prices upwards from One Dollar at the best dealers everywhere

McCallum Hosiery Company
Northampton, Mass.

Play Billiards at Home

$1.00 DOWN
Prices $15 Up

No special room [illegible] For $1.00 we send down (depending on size and style), [illegible] Table Rules. [illegible]

BURROWES
Billiard and Pool Table

FREE TRIAL—NO RED TAPE—On receipt of first installment we will ship Table. Play on [illegible] If [illegible] we will refund [illegible] and freight. [illegible] Write today for illustrated catalog giving prices, terms etc.

E. T. BURROWES CO., 820 Center St., Portland, Me.

BUILD THIS MOTOR BOAT YOURSELF—*IT'S EASY!*

Only **28**

Save ½ the regular price. We furnish complete [illegible] to fasten [illegible]

Free Boat Book [illegible] other models. Write for it now.

BROOKS MANUFACTURING COMPANY
8322 Sidney St., Saginaw, Mich.

Our Modest Output

By R. E. Olds, Designer

After 26 years, and perhaps a record success, I am building but 50 cars daily.

Men ask, Why this modest output?

Why aren't you today in the 40,000 class, with all this fame, all this experience, and with such a car as Reo the Fifth?

Not for Lack of Orders

It isn't due to any lack of demand. There were times last year when orders from users ran five times our factory output.

For months at a time we were thousands of cars behind on immediate shipments.

And the same condition will repeat itself. We know that now. In April and May there will be five buyers for every car, no doubt.

But here's the other side:

The Other Side

Our present output, with this model factory, brings the cost of production down to the minimum.

If I built two or three models the cost would increase by some 20 per cent, I figure.

A larger output would make impossible such supervision as this car gets. I can't find the men to give it.

And hurrying men, or working nights, would lead to oversights.

Here's What We Do

Each lot of steel is analyzed twice, before and after treating.

Gears are tested in a crushing machine, to prove that each tooth will stand 75,000 pounds.

We use special springs, made from the center one-third of the finest steel ingots. And those springs are tested for 100,000 vibrations.

We use a $75 magneto to stand the tests which we require of that.

Everything is discarded—materials or parts—which shows the least shortcoming.

Parts are ground over and over to get utter exactness. Tests and inspections are carried here to the very last extreme.

Each engine, for instance, is tested 48 hours—20 hours on blocks, 28 hours in the chassis. There are five long tests, covering every requirement.

Where Savings Go

We have, as I say, ideal factory efficiency. Engineers from everywhere come here to inspect it.

I have spent years and years in perfecting it, and I cannot apply it to a larger production.

We build only one model. We build all our own parts. We make no material changes, for our car is right. So our tools and machinery last year after year.

We save in these ways some $200 per car. It is that saving which pays for all this care and inspection. And it pays for things like these.

Costly Extremes

We give to each part a big margin of safety. In fact, each part is built to stand the tests for a 45 h. p. car.

We use 15 roller bearings—11 of them Timkens—where the usual ball bearings would cost one-fifth as much.

We use in each car 190 drop forgings, at twice the average cost of steel castings. We do this to make flaws impossible.

We equip the car with oversize tires 34x4. The cost is about $60 per car over tires which some call sufficient on a car of this weight. But the cost comes back to you over and over in the lower tire upkeep.

We use a centrifugal pump.

We use 14-inch brake drums.

We use 2-inch, 7-leaf springs.

Then note the costly finish. Each body gets 17 coats.

The deep upholstering is of genuine leather, filled with the best curled hair.

Every detail shows the final touch. The electric side lights are set in the dash. And even the engine is nickel-trimmed.

All for $1,095

To build a car like this, inside and outside, for $1,095, is an amazing achievement.

It would be to me an impossibility on a much larger production. And a lesser car would not be wanted when men found it out.

That's why I limit my output.

It is also the reason why men want more cars than I can build.

The $100 Control

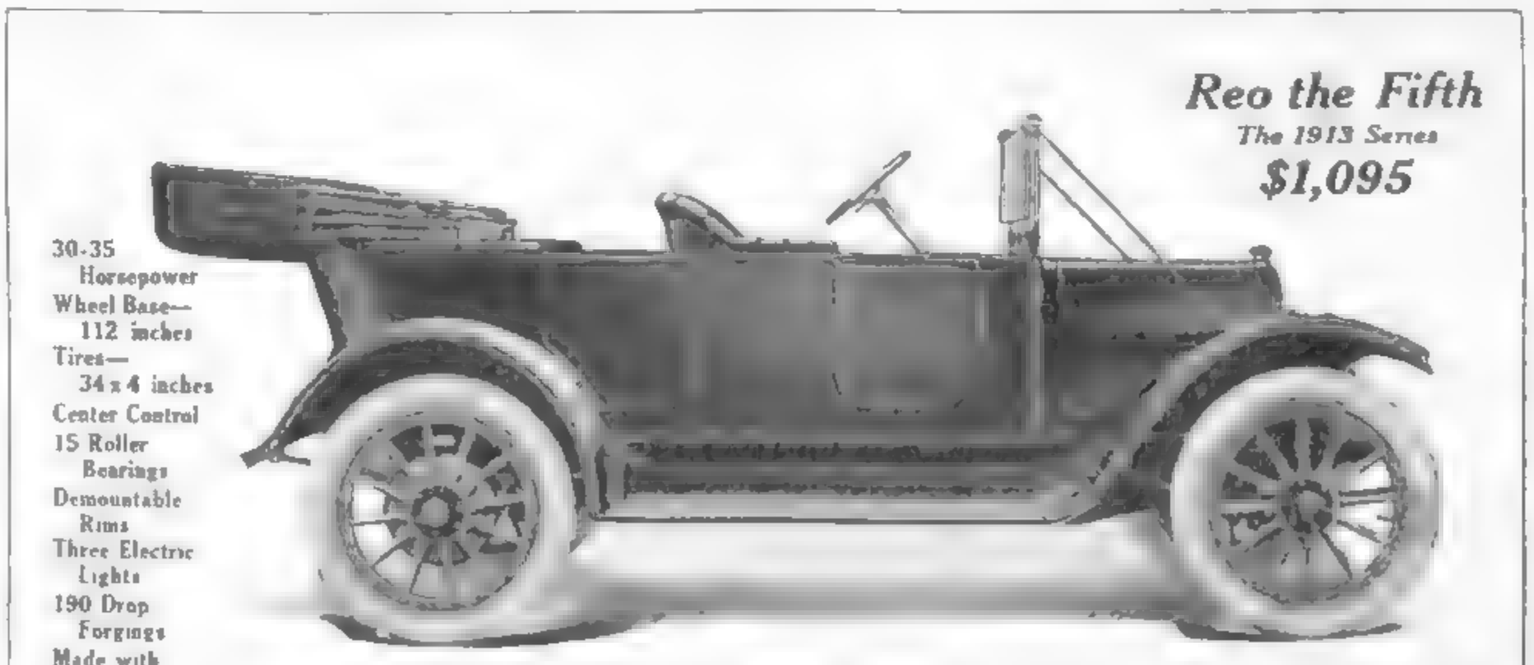
I believe men would pay $100 extra for the center control in this Reo the Fifth. Yet it adds not one cent to the cost.

All the gear shifting is done by one light handle, entirely out of the way. It is done by moving this handle only three inches in each of four directions. It's as simple as moving the spark lever.

No reaching—no levers in the way. Both brakes are operated by foot pedals. Both the front doors are clear.

This arrangement permits of right-hand control, combined with left-side drive. And that is regarded as an essential in a car that's up to date.

A thousand dealers handle Reo the Fifth. Write for our 1913 catalog, and the nearest dealer's address. Then see him, please, before the April rush.



Reo the Fifth
The 1913 Series
$1,095

30-35 Horsepower
Wheel Base—112 inches
Tires—34 x 4 inches
Center Control
15 Roller Bearings
Demountable Rims
Three Electric Lights
190 Drop Forgings
Made with 5 and 2 Passenger Bodies

Top and windshield not included in price. We equip this car with mohair top, side curtains and slip cover, windshield, gas tank for headlights, speedometer, self-starter, extra rim and brackets—all for $100 extra (list price $170).

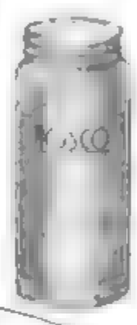
R. M. Owen & Co. General Sales Agents for **Reo Motor Car Co., Lansing, Mich.**

Canadian Factory, St. Catharines, Ont.

You've tried a good many things-to-eat; some sort of new food-product is coming along every few days.

Nosco Onion Salt

gives a new zest and flavor to the good old things—the steak or chop; the soup or the salad; the various vegetables that are better for "just a little onion."



You can give these the right flavor with Nosco Onion Salt; not too much; just enough.

It's a perfect seasoning; onions and salt blended; the objectionable features of the onion taken out, the good left.

NOSCO CO TRADE MARK

Grocers have it; 15 and 50 cents

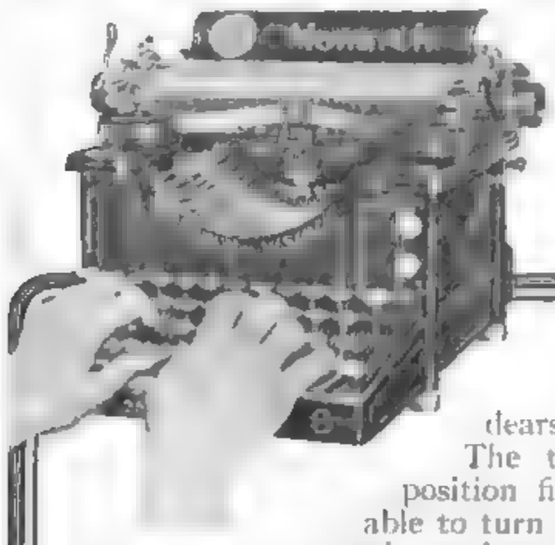
If your grocer can't supply you write us, inclosing 15c for a full size shaker

The National Onion Salt Company

Chicago, Ill.

Monarch

Light Touch



THE extremely light action of the Monarch Typewriter endears it to all operators who use it. The typist who takes pride in her position finds great satisfaction in being able to turn out as much work, and as good work, per hour, toward the end of the working day as during the morning. Other conditions being the same, she can always do this on a Monarch. There is

"No Three O'Clock Fatigue"

for users of this machine. The mechanical reason for the Monarch light touch is found in the action of the Monarch type bar, an exclusive and patented feature which gives this remarkably light touch.

We would remind the business man that Monarch light touch means more work and better work, because less physical strength is expended by the operator. Therefore, cost per folio is reduced, making the Monarch a business economy.

SEND FOR MONARCH LITERATURE

Then try the Monarch, and be convinced that Monarch merit rests in the machine itself, not merely in what we tell you about it.

Monarch Department

Remington Typewriter Company

(Incorporated)

New York and Everywhere

GOLDEN WATER

(Continued from Page 18)

guilty of nothing that failed to square with old interpretations of the Decalogue. And yet —— But we're still waiting for the genius of goodness who shall teach us new meanings of old commandments.

Wiser men than I have puzzled their brains to find out how much water went into United States Steel. Thomas W. Lawson—extremist as usual—guesses that the actual value was two hundred and fifty million dollars, which makes one dollar of value to five or six of water. The problem is complicated. For example, one company held a monopoly on the limited fields of coking coal. Should it not, after the immemorial custom of business, capitalize the coming value of that monopoly?

There were also extra-efficient steelmakers, like Carnegie, whose organizations, built up through forty years of efficiency, could give cards and spades to any and all rivals. Is not such an organization—is not such good-will—of real "book value"? Yet, with all allowance, the fact remains that the billion and three-quarters of capital involved in the greatest period of expansion was largely water.

"At least a billion dollars was fictitious value," testified one of the insiders before a Congressional committee.

Now something-for-nothing is only a sarcastic fashion of speech. There are actually no fictitious values in this world. Every dollar represents toil, grubbing, honest industry; it has been wrung by the sweat of some face from a reluctant earth. It remains for me to show who paid the interest on William G. Chesborough's one million and seven hundred thousand dollars of easy money, and in what coin it was paid.

First, however, let me go back to finish one chapter in the history of Mr. Chesborough's business ventures. He established his tinplate factory in the beginning with the enthusiastic coöperation of Carmania, Indiana—a village that hoped to be a second Chicago some day. To that end, Carmania gave him a site and a bonus, and made all his paths as pleasant as possible. This tinplate factory became the leading industry of the town, the foundation of its small prosperities.

When, in 1898, the Carmania Company entered the Tinplate Trust, William G. Chesborough, having been appointed a district manager under the new concern, moved away to Pittsburgh and lost touch with the old home.

The factory went on at the former scale until the Steel Corporation took over the Tinplate Trust. Then, like a blow from the dark, came the news that the corporation intended to dismantle the factory, pull up stakes and move to some other place. The machinery was antiquated and the location entirely unsuited to their unit system. Dismantle it they did. The machinery went to the scrap-heap; the building was sold for a song. So did the trust admit that in paying six hundred and seventy-five thousand dollars' worth of stock for the Carmania Company they were not buying industrial value, but merely bribing competition.

Carmania Becomes a Back Number

The workmen of the Carmania plant, employed—some of them—in the same old job for nearly twenty years, must apply for new positions at distant points or leave the business altogether. The jobs secured, they must raise the money somehow to move their families and their goods. As for the business men of Carmania, it meant paralysis. Had William G. Chesborough remained responsible for the Carmania Company they might have bullied or shamed him into changing his course. However, they were dealing now, not with one neighborly owner, but with ten thousand alien owners. The feeble protests of Carmania bounded from the United States Steel Corporation like so many bullets from the side of a battleship. In another year Carmania settled down to the state of a town that has had its day.

William G. Chesborough, attending to his larger job in Pittsburgh, heard the news with that soft, wistful emotion caused by the passing of dear, familiar things. He had been fond of the Carmania plant because it was the beginning of his prosperity. Still, the change affected him only lightly, after all. He had been expecting it for some time; besides, he was a Pittsburgher now and had almost outgrown his interest in Carmania.

VI

THESE great events passed imperfectly perceived—almost uncomprehended—over the head of Robert Smith, millman and pieceworker of Homestead. Small difference it made to him whether Carnegie, the Carnegie Company or the United States Steel Corporation owned his mill. He got his four dollars a day or thereabout just the same.

Now and then a rush of orders or some mechanical improvement in his old-fashioned mill would raise the scale of daily output. Then for a few weeks, even for a few months, he would run ahead of his four dollars a day. These bonanza times never lasted long. As soon as the increased output became steady, he would find the scale reduced. When production rose to a steady point of one hundred and eighty tons a day, his pay remained stable at two dollars and twelve cents a hundred tons. In that well-remembered era before the big strike his mill had produced ninety tons a day, and his job had paid eight dollars and twenty-five cents a hundred

Under the New Regime

Year after year he went on—twelve hours a day, seven days a week—twenty-four hours at a stretch on the Sunday when he changed shift from day to night; for reward, a whole twenty-four hours of leisure on the alternate Sundays! It was watch that line of white-hot steel, twisting under the changing engines—pull your lever!—ring the bell!—wait for the next!—over and over again, three-fourths of his waking hours! Strong as the habit of work had become, he yet chafed, with most of his fellows, over the twelve-hour day. Under the paternalistic system that now prevailed the workmen used to talk it over unofficially with the boss.

"All right, boys," the boss would say; "you can work eight hours if you want to, I suppose—at the same scale. That means only two-thirds of the pay you're getting now."

"But can't you raise the scale?" Robert Smith would inquire.

"No. We're standing all the labor costs we can carry," the boss would answer.

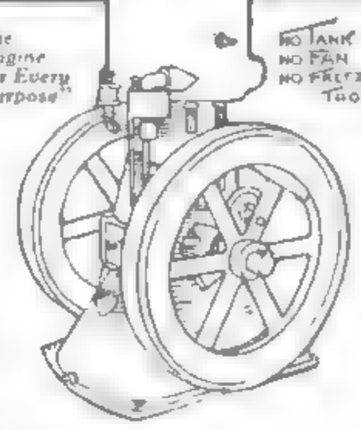
In the year of this conversation the Carnegie Companies, whose "book value" was never more than one hundred million dollars, returned a profit of twenty-one million dollars. Driven by a very genius of cold efficiency, the companies were gathering every possible dollar of profit against the day of combination. Every ounce of energy in man and machine contributed to that result. And Robert Smith began to notice a new phenomenon in Homestead.

Steel work is no business for a molly-coddle. Like railroading, it carries a percentage of risk, and he who accepts the job must accept that risk. Americans had not yet learned the social necessity for guarding machinery. In old years, when the mills had many eight-hour men, when the twelve-hour men gained frequent rest periods through the defects of coördination in the human machinery, accidents were not so common, after all. It needed no statistical tables to show Robert Smith that the quota of injured workmen was increasing yearly. New factors had entered into the equation—the uncertainty of tired nerves; the toxic carelessness of men dulled by long hours

To the wreckage of all these accidents the Carnegie Companies attended with a certain amount of paternalistic kindness. Where the accident was deemed the man's "own darn fault" he got free hospital service and nothing more—unless he cared to try the uncertain course of suing. Where it was another man's fault, or an "act of God," he stood a chance to get part of his lost wages from the company's bounty. Finally, just before that final amalgamation of 1903 that merged the Carnegie Companies with the Steel Corporation, Robert Smith had his own accident—a badly burned foot and leg. Since it was the fault of a defective pipe, the company "came through handsomely." Still, when he resumed work, a little reduced and shaken by his days of pain, he found himself more than a hundred dollars in debt.

Only a hundred dollars, but it seemed as though he should never catch up. The

NOVO ENGINE



The Economy of Power Depends on Its Source

In each of these principal factors—fuel consumption with respect to power developed, cost of operation, maintenance and capital invested—the Novo Engine is cheaper than either steam or electricity.

There is no cumbersome boiler, no bulky coal, no danger from freezing, no licensed engineer, no electrician, no liability due to heavy electric current. Being a prime mover it is not dependent upon outside power as in the case of an electric motor or the gasoline engine.

The Novo is guaranteed against damage from freezing and is entirely self-contained, without cumbersome tanks or circulation system.

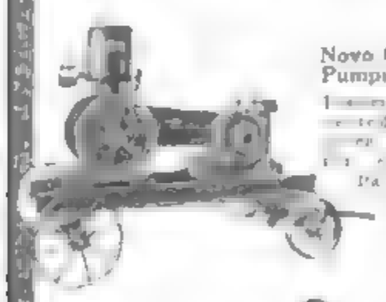
Made in 10 sizes: 1 to 15 h. p.

Send for Novo Catalog

and get at all the facts that make the Novo Engine and Outfits just what you need in your business.

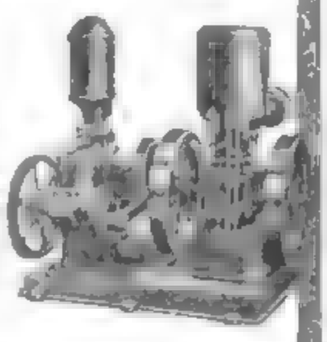
Novo Trench Pump Outfits

On skids or all steel trucks. Seven sizes; capacities 3,500 to 12,000 gallons.



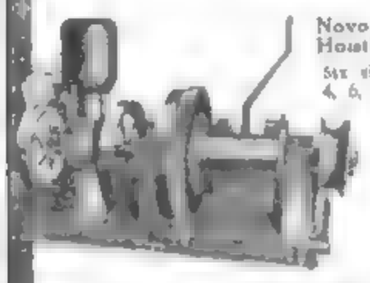
Novo Centrifugal Pumping Outfits

Latest improved centrifugal pumps. Capacities 1,000 to 10,000 gallons. Pumps suction lifts of 20 feet.



Novo Direct-Connected Pumping Outfits

Capacities 400 to 2,000 gallons. Pumps suction lifts of 20 feet. Ideal for city, factory or railroad water supply systems, irrigation plants, sand pumping, etc.



Novo Hoisting Rigs

Six sizes with 2½, 4, 6, 10, 12 and 15 h. p. engines. Adaptable to all elevating work.

NOVO ENGINE CO.

Clarence E. Bement, Sec'y and Gen'l Mgr.

241 Willow St., Lansing, Mich.

family was getting large and lusty. Robert Junior was eight and Frank six; they were already going to school. Nellie was four; she had already come out of her baby dresses. Their maturing appetites had begun to cut into the family budget. They needed school clothes; they needed—terror of the family treasury!—shoes; they needed everything. Of course Robert was getting nearly four dollars a day, and four dollars a day is a heavy wage for a working man. Most city clerks get less. But Robert Smith was faced by a necessity unknown to the city clerk—strong food to supply the energy for twelve hours a day of heavy, hot labor. Even then, Mary Smith, his wife, might have made their meagerness almost wealth; but in her—good soul and dutiful that she was—I am portraying not one of those geniuses of feminine efficiency who spring from every class, but an average woman, as Robert Smith is an average man.

The family, however, was not the main trouble. Steadily, year after year, from the day when the McKinley good times began, he had found greater and greater disparity between his wages and their buying power. A law of old-fashioned economics declares that both prices and wages go up in the day of prosperity. Prices did, certainly—but not wages, so far as Robert Smith was concerned. Between his job and its reward stood a great corporation, a combination of great corporations. Their statisticians could figure the worth of his job and could keep it always, in good times and bad, at that figure. So might the company management, driven by the necessity of paying dividends on a billion dollars of watered stock, take all the benefits of good times and leave him sticking high and dry where he was.

High Living Again

However, the good times did act, in one way, according to expectation—they brought increased prices. Steaks, from a regular dish at the Smith table, became a luxury and finally almost a reminiscence. A hard-working family, they needed meat; but it seemed sometimes as though the only way to get ahead was to give up meat altogether. The price of flour by the sack jumped five cents at a time. Milk rose from five cents a quart to six. Each year, when the price of eggs settled to its minimum during the laying season, that minimum was higher than last year's. Those standard suits of good clothes that Robert bought by habit cost thirteen dollars and a half at the time of his wedding, and eighteen dollars ten years later. He found that two-dollar-and-a-half shoes had become far too fragile for working wear. He must pay three dollars, and at last three dollars and a half, to get footwear that would stand any strain at all.

Figures may be the greatest liars that ever leered from the pages of a book. Their very reputation for truth helps them to deceive us. So I shall not record the only available figures on the wages scale of Homestead, as compared with the cost of living, without some explanation. From the best information we have—that of the Pittsburgh Survey—it is possible to deduce that the wages paid at Homestead may be higher, by a very few points, on the percentage scale than they were after the big cut in 1894. On the other hand, the cost of living throughout the United States rose, between 1892 and 1907, twenty-two per cent; and the Pittsburgh district was certainly not behind the rest of the country in this increase. But even these facts state less than the truth.

The great increase of wages at Homestead came in the line of unskilled labor. The new, raw immigrants, who did the grubbing about the mills, were paid fourteen cents an hour in 1892, and seventeen and a half cents in 1909. So were they raised twenty-five per cent—or proportionately to the cost of living. Now—to spring economic law again—it is written in the books that the wage scale of common, unprotected labor tends to touch the lowest point at which a standard of living can be maintained, and to fluctuate up and down with that point. A life of hard work could not be maintained in 1909 at fourteen cents an hour. Since more than half the labor employed at Homestead after the automatic processes came in may be classed as common, that accounts for the few points of increase in the wage scale. This law of the standard of living never affected Robert Smith, drawing his higher wages because of experience, technical knowledge and

The Thrill of Leading a Great Orchestra in Great Music is Yours

when you own a

Baldwin Manualo

The • Player-Piano • that • is • all • but • human

A FAMOUS conductor is leading his men through the finale of a brilliant composition. You sit almost breathless, watching his every movement, drinking in the waves of tone that rise and fall in perfect sympathy with his baton. At last the final climax—the audience sits [illegible], enthralled—then a single hand clap breaks the spell and you find yourself joining madly in the applause echoing from pit to gallery.

"Magnificent" you say to your friend [illegible] "our leader was never [illegible]" But down deep in your heart is a little envy of this man's work, a longing to have his thrill of personally producing these inspiring selections just as *you* feel them.

It is the fulfilment of this longing that makes the Manualo appeal so strongly to every music lover—that will make it appeal to you.

The Manualo is to its performer the completely accomplished and instantly responsive instrument that the perfectly trained orchestra is to the conductor. You play upon it just as he plays upon his men, asking what you will in technique and feeling and receiving all you ask.

By "completely accomplished" we mean that the Manualo plays the whole world of music literature—symphonies, operas, overtures—anything that the conductor can play with his orchestra you can play on the Manualo. It gives you the brilliant orchestral effects which no pianist can secure.

By "instantly responsive"—and this is most important—we mean that the Manualo plays in sympathy with your instinctive accents in pedaling just as the orchestra follows every movement of the conductor's baton. For instance: Suppose your interpretation of a certain selection calls for a gradually increasing volume of tone extending over several measures; instinctively you gradually increase the force of your pedaling just as the conductor's movements would become more forceful. And, just as the orchestra would respond, so does the Manualo satisfy your every wish, every degree of strength in the pedaling bringing forth a proportionate volume. And so it is with all other effects—soft, dreamy playing, crashing chords, rhythmic dance measures—no matter what, you control the Manualo as the conductor controls his men—instantly, absolutely, completely.

The Manualo therefore gives you not merely the pleasure of hearing good music but the deeper joy, the heart-felt thrill of producing that music, of being performer rather than listener, of making an instrument of unlimited ability do your bidding as if you had a faultless orchestra under your complete control.

You should have the book. Send the coupon.

The Baldwin Company

CHICAGO, 323 So. Wabash Ave.
CINCINNATI
NEW YORK, 366 Fifth Avenue
LOUISVILLE, 425 S. Fourth Ave.
INDIANAPOLIS, 18 N. Penn'a St.
ST. LOUIS, 1111 Olive Street
DENVER, 1626 California St.
SAN FRANCISCO, 310 Sutter Street

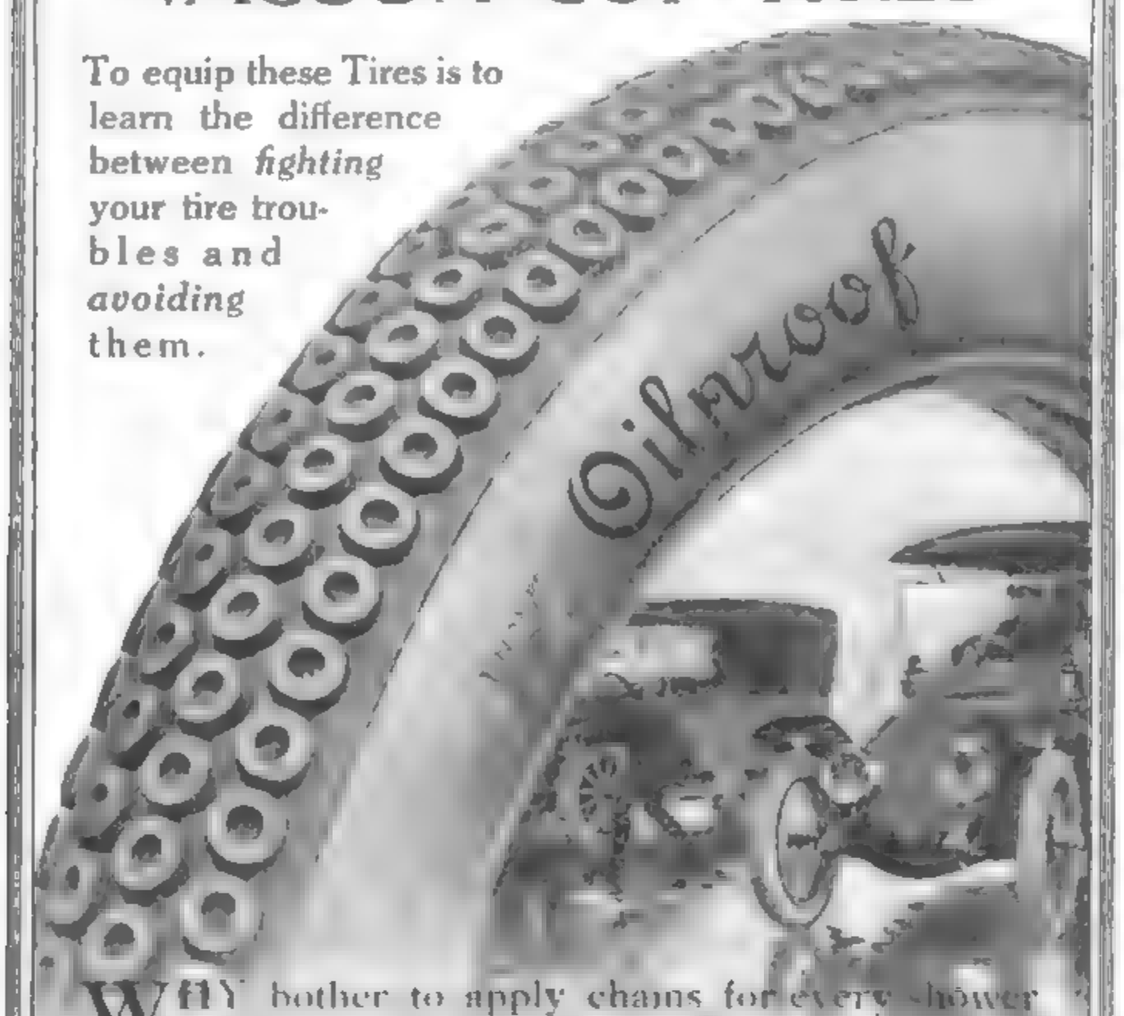
The Baldwin Company
(Mail to nearest address)
Send me your illustrated booklet on the Manualo.

NAME _____

ADDRESS _____

PENNSYLVANIA Oilproof VACUUM CUP TIRES

To equip these Tires is to learn the difference between *fighting* your tire troubles and *avoiding* them.



WHY bother to apply chains for every shower and sprinkled pavement? The suction hold of Vacuum Cup Tires affords positive and guaranteed skid prevention.

Free yourself from the difficulties and losses due to frequent mileage adjustments—Vacuum Cup Tires are guaranteed for 4,000 miles (500 extra) and average far in excess of this mileage.

Forget your dread of the oiled road or pavement and oily garage floor—Vacuum Cup Tires are absolutely OIL PROOF—the crowning economy achievement in all tire construction.

The remarkable service qualities of Vacuum Cup Tires have been most convincingly demonstrated in fast service on heavy, powerful cars, by giving full mileage where half mileage was the average.

If not in stock at your own dealer's, write us

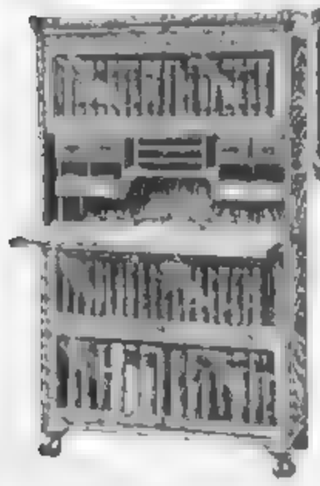
PENNSYLVANIA RUBBER CO., JEANNETTE, PA.

Pittsburgh, 505 Liberty Ave. Cleveland, 1837 Euclid Ave. Detroit, 254 Jefferson Ave.
Chicago, 1004 Michigan Ave. Minneapolis, 34 S. 6th St. Kansas City, Mo., 514 E. 15th St.
Omaha, 215 S. 20th St. Seattle, Armour Building

PENNSYLVANIA RUBBER CO. OF NEW YORK
New York City, 1700 Broadway
Boston, 149 Berkeley Street
Dallas, 411 S. Ervay Street

PENNSYLVANIA RUBBER CO. OF CALIFORNIA
San Francisco, 512-514 Mission St.
Los Angeles, 930 S. Main St.

An Independent Company with an independent selling policy



SECTIONAL GUNN BOOKCASES

Write for our "BOOK OF DESIGNS"

BEAUTIFULLY ILLUSTRATED in colors *(mailed free)*, showing our Sanitary Clawfoot, Mission, Colonial and Standard bookcases and how you will save money by placing them in your home. The handsome designs, the rich finish, the removable non-binding doors, the absence of disfiguring iron bands, make them far better than the old-fashioned kind.

Our Prices are Lower than Others

and high quality is guaranteed. Sold by dealers or direct. Address Dept. M
GUNN FURNITURE COMPANY, 3 Victoria St., Grand Rapids, Mich.

courage, as well as because of strength and endurance; nor yet any of his fellows in the semiskilled steel trades.

To resume, however, with that increased cost of living that kept him and the likable, willing, short-sighted Mary always a little behind the game: where was the money going—the extra five, ten, fifteen cents on a sack of flour, and the extra dollar on a pair of shoes? Some of it—perhaps you have guessed my point—to the rich William G. Chesborough, possessor of that million seven hundred thousand dollars so easily won. In short, as the infinitesimal oozing of clods feeds springs that become brooks and brooks that become rivers, so dimes and quarters from the little budgets of Robert Smith and ten million like him were increasing the flow of golden water.

The Steel Corporation, like every other corporation founded under like circumstances, must pay its masters of dividends on stock issued to make fictitious values real. They could go only so far in reducing working costs and labor costs. The great blessing of the combination scheme was the control of prices. And steel is the basis of everything! The flour, rising in price a nickel at a time? Steel plowed the furrow, reaped the wheat, threshed out the grains, ground them into meal. The clothes? Steel carded the wool, spun it, sewed it. The shoes? Steel tanned the hides, cut them, fashioned them. The Christmas oranges? Steel nailed the boxes wherein they were shipped. And all these commodities traveled from the field to the market, from the market to Homestead, by engines of steel, along rails of steel. With both hands it seemed Robert Smith was paying dividends to William G. Chesborough and his greater, richer, more fortunate associates in the successive combinations that led to the United States Steel Corporation.

You must pardon here a digression of fairness, for I seem to be proceeding on a false assumption. I am dealing with the most complex subject in the world—the play and interplay of economic forces. And the situation is not so simple as the last paragraph would appear to prove. The United States Steel Corporation asserts—and with some show of truth—that prices for finished steel products are no higher now than they were in 1901. Let us grant that; let us admit that they may be even lower.

Now it is the law of industry, under the old and perhaps outworn régime of free competition, that great improvements and economies in production shall benefit the public through correspondingly great increase in production and reduction of prices. Before the universal application of steam-power and machine processes shoes were almost a luxury. The children of the working class went barefoot whenever the frost was out of the ground. Rapid, economical production of shoes reduced prices until all outside of the submerged tenth could be shod.

From the Hands of Toil

In these periods of improved efficiency other forces are at work to raise prices, but the increase of output normally wrought by such impetus to production as the economies in manufacture established by the United States Steel Corporation tends to keep the balance. Prices of steel products should not have remained at the old level or near it. They should have fallen, rapidly and decidedly. That billion dollars of capitalized something-for-nothing in United States Steel was like a hand laid on one tray of the scales—it put the normal balance all out of gear.

Others who do not touch this story directly were taking their toll from Robert Smith. If I dwell on steel it is because it was his own game, and affected him directly and dramatically.

The years went on—and they were not such unhappy years as you may think. Meager lives are never so sad nor ample lives so merry as a brief summary makes them appear. I have been dealing with the worldly fortunes of Robert Smith, not his spiritual ones. There was joy in his children; comfort and love in Mary, his wife; human working contact with his mates; simple recreation in those odd Sundays and in his few weekday hours of leisure. However, calamity falls on all families; and at the Smiths it struck a double blow. One of those sneaking epidemics which all our science has not yet arrested appeared on his street. Mary, his wife, Bobby, the boy, and finally little Nellie came down successively. Bobby and Nellie, after a long fight, lived. Mary died. I tell no more than that. It is a record of economic facts I am giving—not a novel with human high lights.

Broken as he was, Robert could not even bear his grief untroubled for thought of standing debts and coming bills. He had not saved. That was reprehensible, but human. People who are rising in the world can put a curb on new desires and by living at the same old scale accumulate. Those of falling fortunes find it very much harder, because men give up with terrible reluctance the accustomed luxury. The doctor's bills, the drug bills, the undertaker's bill, the price of a respectable lot in the cemetery—thoughts of these things glanced queerly in and out of his grief. The corporation, by now, had put in force a scientific system of protection against injury, of indemnity for accident, of provision against death and old age. I pause even here to hang a garland upon those acts of enlightened philanthropy. But the corporation system made no provision for such a calamity as this.

As Robert Smith sat by the candles, bent with his grief and perplexity, Father Ryan, pastor of Mary's church, came to him and put an envelope into his hand.

"She'd have taken it from me, I know," said Father Ryan, "and you'll do no less by her. 'Twill give her the funeral you'd like to have." And Father Ryan, from across the gulf between faiths, said some things which went straight to the heart of consolation.

Robert opened the envelope when Father Ryan was gone. It contained two hundred dollars. At another time he might have bristled at the thought of accepting charity, but grief softens even pride. He kept the money. It gave Mary the funeral she would have liked and helped him make a start toward catching up with the world for the children's sake.

VII

DINNERTIME at the modest mansion of William G. Chesborough on Squirrel Hill! Mr. Chesborough, scrubbed and dressed after his game of golf, waits with some impatience for Mrs. Chesborough, who has been off at a Guild meeting and has returned late.

"Now you shan't scold, Billy," began Mrs. Chesborough as she seated herself and gave the signal for service, "though I'm not only late—but I've just given away fifty dollars, which I'm going to graft from you, sir!"

"What's the hold-up now?" asked Billy jocularly.

"It's a real case of necessity—in a way. Mrs. Barton—you know, besides her work in the Guild, she has her emergency fund. A priest over at Homestead told her about this case—a poor fellow in the mills whose wife is dead and his two children are at death's door, and he needed two hundred dollars to bury her decently. He was too proud to take charity directly; but Mrs. Barton was sure he'd take it from the priest ——"

"Hadn't he saved anything?" interrupted Mr. Chesborough somewhat severely for him.

"It appears not," said Mrs. Chesborough, taken aback.

"Huh! That's the way it's going with them! My boys at Carmania didn't behave like that!" said Mr. Chesborough. He was only fifty, but he had begun to settle, what with wealth and dignities. His conversation was largely reminiscence.

"Anyway," resumed Mrs. Chesborough, "Mrs. Barton told of it so beautifully that I thought I'd cry my eyes out, and I promised a quarter of the two hundred."

Mr. Chesborough smiled tenderly but sarcastically.

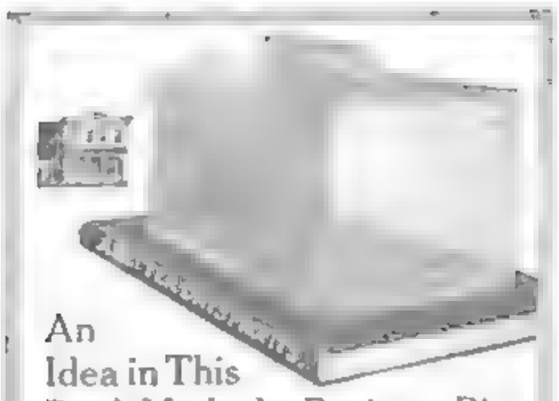
"Which you expect me to put up," he said. "Where's the merit if you give fifty dollars of my money?" The girls, at this home-shot, laughed; and Mrs. Chesborough tried to rebuke them until the humor of it struck her also. Then the whole family roared together.

"I'll tell you what we'll do, Margaret," said Mr. Chesborough when they had subsided—"I'll give half from my pocket and you can give the other half from your allowance."

"That's fair," said Mrs. Chesborough with a happy smile, "and that's very good of you, Billy!"

Mr. and Mrs. Chesborough left the table arm in arm, in that state of fine feeling which comes over people when they have washed their souls by a good deed.

Editor's Note—This is the third and last article in the series, Golden Water.



An Idea in This Book Made the Business Big

New Edition—One Copy FREE

There are more than 50 good ideas in this book—good for any business.

Mr. Darrell, Newton, Mass., increased his grocery business fourfold within 2 years. John Wanamaker uses these ideas. Anyone can use some of them.

[illegible] the *man*—just the common or ordinary man—*plus the idea*. Send for book

"A Better Day's Profits"

—apply to your business the train of thinking it will inspire—then let a Burroughs Service Man help you to work out the big *idea*, all with the view, of course, of selling you Burroughs—the Adding Machine which made the "New Bookkeeping"—the bookkeeping that *finds out things!*

[illegible] this invaluable book on your business stationery, it will be sent free

BURROUGHS ADDING MACHINE CO
99 Burroughs Block, Detroit, Michigan

EUROPEAN OFFICE
76 Cannon St., London

Makers of adding and listing machines, listing and non-listing calculating machines, low key-board visible printing adding machines. Model for every purpose—in 405 combinations of features—$150 to $350 in United States. Easy payments if desired.

We Know This Is Wonderful Value

Dollar for dollar we believe the Pittsburgh Visible at $65 to be the greatest value on the market. In fact, we are convinced that you can pay a good deal more, and yet not get any more in efficiency, durability, rich finish and real service.

Our business is mostly by mail. That means we avoid a large percentage of the usual typewriter selling expense. Our branch-office and overhead expenses are also small. And our organization is of highest efficiency. These are the reasons why we can offer this high-class

Pittsburgh Visible Typewriter

(A Standard Machine for Twenty Years)

at the remarkable price of $65. We also have a unique co-operative selling plan by which you can obtain this machine in your home and at the same time save money. Made with all the latest improvements including back spacer, tabulator, two-color ribbon, Perfect touch, Quick action, Absolute alignment, Universal keyboard, and writing always visible.

Detachable Type Basket

Entire keyboard can be removed as a unit. This affords quick cleaning of type and keys, also best way of getting at working parts of the machine. Get in touch with us at once by mailing the coupon now.

PITTSBURGH VISIBLE TYPEWRITER CO
Dept. 29, Union Bank Bldg., Pittsburgh, Pa.

Pittsburgh Visible Typewriter Co.
Pittsburgh, Pa., Dept. 29

Will be glad to know how I can become owner of one of your machines

Name _____

Street _____

P. O. _____ State _____

HOW WE CAN DO IT—*These Ten Famous Business Books, Formerly $27, Now*—60 CENTS EACH

We searched the world for a new kind of paper and found it in Germany. We fine-combed America for new processes of printing and binding and we secured them. The result is that we can make our supreme offer to the business world of these 10 greatest books of business at a price that surpasses all our experience—77% below the original cost—60c each instead of $27.

How to Sell Goods

How to drum business in dull seasons—How to route, handle and check salesmen—How to train, develop and coach a sales force—How to win the dealer's co-operation and support—How to meet objections and how to be a good "closer"—How to handle wholesalers and retailers to the best advantage—How to judge a good salesman—How to work the "big six" plan of selling goods to retailers—How to analyze your proposition and pick out its selling points—How to make the consumer influence dealers to buy your goods.

And hundreds of other vital points and plans for clerks, city salesmen, traveling salesmen, [illegible], mail order houses and advertising men.

How to Buy at Rock Bottom

—How to handle men and make quick decisions. How to know exactly what stock is on hand. How to keep track of [illegible], agreements, deliveries, etc.—How to play one salesman against another and take advantage of every opportunity to get a lower price.

[illegible] the ins and outs of the buyer's position so that you can meet the rush sales [illegible] time on [illegible] to automatically all data [illegible] etc., about a given article. And other priceless [illegible] purchasing, buying and descrip[illegible]

How to Collect Money

[illegible] to collect by mail. How to handle "touchy" customers—How to be a good collector and how to hire one. How to organize a credit and collection department. How to weed out [illegible]

Diplomatic letters that bring in the money without giving offense. [illegible]

And valuable information obtainable in no other way for credit men, collectors, accountants and every business man interested in this vital department.

How to Advertise a Business

—How to plan and lay out an advertising campaign. How to judge and select the right mediums to reach any given class—How to write, refine, illustrate, display, place and [illegible] develop a crisp, hard-hitting, good-selling style of expression—How to prepare bold, original head lines—How to conduct a general magazine campaign—How to "drive home [illegible] simultaneously—How to make a small appropriation count. And an infinite variety of other practical points on every phase of advertising, not only for the advertising manager, but for every man in business who wants more sales and profits—more success.

How to Meet and Handle Men

[illegible] approach and impress them—How to attract, interest, persuade [illegible] cordiality and respect—[illegible] to insure [illegible] and untiring loyalty to work, to think, to act, even to fight in your behalf—How to keep impersonal [illegible] with an entire [illegible]

1497 Vital Business Secrets

Yours to Use Tomorrow Morning

But the man who realizes that this is not just a bargain offer but an opportunity to get actual business experience for a pittance will be the man to profit from reading these facts. We would have to show you these books to make you understand that only after ten years of striving have we been able to make this sweeping offer, to present this downright book value at a cost price, leaving the hundreds of business plans, methods and secrets *free* to you.

In the first edition of these books, the cost of getting the facts from 112 of the world's greatest business men and putting them on paper, this editorial cost, was absorbed in the $27 price paid by thousands. Actually 39,463 live business men alone have purchased sets of these books. So that we have to charge you hardly a penny for the contents of the books—only the rock-bottom cost of paper, printing, binding, transportation and the mere telling about these books to you.

$1 Brings You All 10 Books

Ask any printer if he can produce these books for 60 cents and he will answer *NO*. We searched the world for a light strong paper to reduce binding and shipping expenses. We found it in Germany. Then we used many of our former plates—cutting expense to zero there. Then we got unbelievably low estimates on printing and binding 30,000 sets. The RESULT is a complete business experience, which you could not ordinarily obtain after years of uphill work, in your hands for 6 cents a day spread out over four months only. ***$1 sent today brings these books to you tomorrow.***

112 Great Business Men Tell "How" to Make Business Pay

Think of the two ways before you, one of struggling along for years and years to get experience, the other of having 112 of the world's greatest business men tell you where and how to improve your work and better your money-making in a few evenings of reading leisure. These 112 business men tell you *how* they met problems, *how* they turned defeat into victory, *how* they rose from small jobs to the seats of the mighty. Here are not generalities, but facts, plans, methods, diagrams, charts which have made money, increased salaries, enlarged businesses, *yours* to know today and use in your own work tomorrow.

The man in charge can increase his producing, managing ability and results; the employé can better position, increase salary, command eventual success.

In 2,097 pages crowded with money-making methods, like a complete correspondence course under the Master Minds of Business you have placed at your instant disposal the crystalized experience of practically the whole world of business. It is *yours* to read at your leisure and master at ease. The 112 great men who made these books are not mere writers but men whose names stand for success—they are the authors of the Business Man's Library: Alexander H. Revell, Founder and President of the great firm bearing his name; Sears, Roebuck & Company's Comptroller, John V. Farwell & Company's Credit Manager, Kellogg Switchboard & Supply Co.'s Buyer, Sherwin-Williams [illegible] President and 107 others. Let [illegible] plan your work for you tomorrow morning! *Their help costs you nothing!*

Don't plod and blunder along in a small job, hoping to get ahead *somehow, someday*. Don't worry over problems other men have solved. Why spoil opportunity after opportunity—waste chances, which with the proper knowledge you might turn into money in a week, a month, a year—and [illegible] spending a lifetime to get experience?

39,463 Concerns Bought $15 to $27 Sets

Among them are the U. S. Government (3 sets), Sears, Roebuck & Co. (2 sets), The N. K. Fairbank Co., Illinois Steel Co., Armour & Co., National Cash Register Co., Gramophone Co., Marshall Field & Co., United States Steel Co., National City Bank of New York, Sherwin-Williams Co., Montgomery Ward & Co., [illegible], Butler Bros., Carson Pirie Scott & Co., American Radiator Co., Burroughs Bros., International Harvester Co., International Time Recorder Co., Andrews Heating Co., Morgan & Wright (3 sets), University of Michigan (to be used as text books on business), University of Wisconsin (by two instructors in commerce), Brill Bros., Brunswick Balke-Collender Co., R. H. Ingersoll & Bro., Union National Bank of Cleveland, etc. You can join them—get the help they prize at little more than the cost of making the books!

Imagine being master of the vivid charts, the diagrams, the actual campaigns and schemes, the strategy, the genius which have built stores and factories from tiny shops and attic [illegible]. Charles E. Hires: "I regard it as a benefit and assistance to any wide-awake business man no matter who." Then add the help which you will get from System which stands preeminent the Magazine of Business [illegible] 256 pages in every issue, and 750,000 regular [illegible]. Whether you own your own business or are employed, System will show you new ways of saving time and cutting out drudgery. It has helped thousands to better salaries, bigger profits, that would have been impossible, undreamed of, without System. Read our offer now and accept priceless help at trifling cost—less than you pay for car fare or cigars, distributed over four months only.

C. S. Conner, *Accountant*—"[illegible] money making, time saving, labor-reducing, [illegible] during ideas spread over its pages."

James W. Van Cleave, *Manufacturer*—"The big point of merit in your publications is that they give us the actual experience of thousands of other business men. No matter how successful the man, he can profit from help like this."

The May Company, *Retailers*—"The best of us have a good deal to learn from the rest of us. That is the reason why, no matter how successful or prosperous may be the employer or employé, he can learn from System's works."—S. M. Gross, Supt.

Alfred Dolge, *Manufacturer*—"I wish the Work could be brought before every man who wants to build a real business career. Millions of dollars might be turned from loss to profit."

$1 OFFER We offer you for 6 cents a day, term only four months, these ten substantial volumes, published in an attractive 30,000-set edition, printed in large bold type on fine light-weight paper, full cloth bound with covers in four colors—suitable for any library or desk. And this 6-cent offer includes an 18-months' subscription to System (price $3.00), that's $9.00 only in all, spread out thin over four months. Sending us your check or money order, or a dollar bill, today will start the books to you tomorrow, all transportation charges fully prepaid, and give you System for 18 months. $1 now and $2 a month until $9 is paid (west of Rockies, $10; Canada, $11). Long before the first month is out, these books will have a chance to put into your pocket many times their cost. Send without delay as this edition is going to disappear the fastest of any we ever put out. Is the offer clear? There is nothing to sign.

Simply say, "I accept your offer in *The Saturday Evening Post*, February 22, 1913." Write your name and address on a piece of paper; pin all together with your dollar bill and send to

SYSTEM—Wabash and Madison Streets—CHICAGO

How to Manage a Business

How to keep track of stock—How to figure and charge estimates—How to check de[illegible] to size up the money making possibilities of new ventures—[illegible]

[illegible] records and simple systems for all kinds of businesses—How to devise a perpetual inventory system that will tell you every day the value of all material on hand. How to turn a losing business into a profitable one—how to make a profitable business more profitable. And countless other things, including charts, tabulations, diagrams, plans and forms that every man in an executive position needs in his daily work.

How to Get Money by Mail

[illegible] writes ads. How to begin a letter—How to [illegible] ment—How to get your reader to ACT at once—How to [illegible] How to keep tab on results of [illegible] sales—How to prepare an enclosure for a business getting letter—How to supplement efforts of salesmen with live [illegible] helpful to those not making a specialty of a mail order business.

How to Stop Cost Leaks

—How to detect waste—How to [illegible] overhead expenses—How [illegible] How to devise between [illegible] work, day wages and [illegible] system—How to keep tab on productive value of each one [illegible] profit, loss and cost. And chapter after chapter of priceless plans for practically every kind of business in which [illegible]

How to Get and Hold a Position

—How to apply for a position [illegible] ter—How to compose a strong [illegible] market price in selling your services—How to prepare and [illegible] employer's confidence—How [illegible] routine, the science, the duties, the problems of an executive [illegible] General manager—How to study the work of the man you want [illegible] or antagonizing him—How to take advantage of advancement opportunity in the [illegible]

Not good advice merely, but [illegible] ideas, but practical down to the earth instruction in all branches of business that will enable the ambitious employé to actually earn more—have more—be more.

Office and Accounting Methods

—How to keep office accounts—How to devise and install a [illegible] condition—How to use the loose leaf in handling collections. How to manage and systematize an office—How to [illegible] no faulty methods throughout your entire office organization.

No-Rim-Cut Tires — 10% Oversize

A Story Ages Old

When one man does one thing better than anyone else, the world always finds him out.

That's all there is to the Goodyear story, now on a million tongues.

Make no mistake. One tire has not outsold all others without a reason for it.

And the hundreds of thousands who have come to this new type are not men to be deceived.

The Story Is This

Men sought a way to minimize the cost of tire upkeep.

Fourteen years ago the Goodyear people started out to find it.

The way was hard, the path unblazed, progress very slow. Five years after starting we made scarcely more than one per cent of the tires.

Three of our rivals at that time made 70 times as many.

Six years after starting our cost of replacement, under our warrant, ran 1.43 per cent. And that, in a most sensational way, broke all the records of Tiredom.

It was then — in 1906 — that men began to recognize the worth of Goodyear tires

Then Came Two Great Inventions

Then the Goodyear experts brought out a new way of building tires. It secured equal tension on every inch of the fabric. We control the patents on it.

They also brought out the No-Rim-Cut type, which is also controlled by our patents.

That ended rim-cutting, which destroys about 23 per cent of all old-type tires.

Then these tires were made 10 per cent oversize. And that, with the average car, added 25 per cent to the tire mileage.

These features together gave No-Rim-Cut tires an advantage which proved irresistible.

Flood-Like Demand

From that time on Goodyear sales doubled every year.

Then they more than doubled. Last year's increase was 125 per cent, though orders for 400,000 tires had to go unfilled.

Long ago these tires outsold every other tire in existence. Now this year's output, in all probability, will exceed two million tires.

Nearly half of all the new cars this year will go to their buyers with Goodyear equipment.

Odometers Did It

The greatest jump in Goodyear sales came with the vogue of odometers.

Men used to buy tires by guesswork — by old-time reputation. They rarely made actual comparisons.

But most cars now have mileage recorders. Men buy their tires by records.

As a result, our output today is seven times larger than two years ago.

Heed What Users Say

Some hundreds of thousands of motor cars now are running on Goodyear tires.

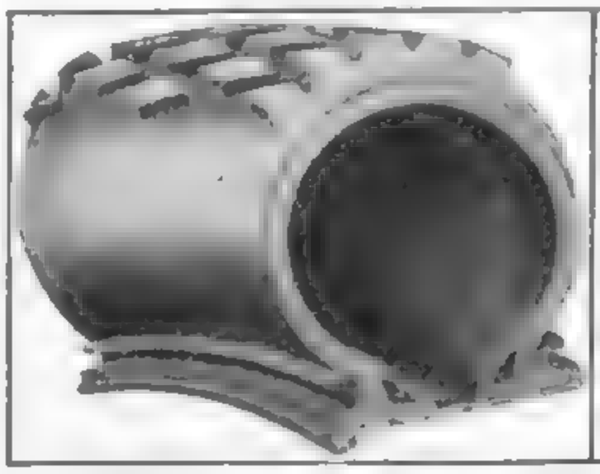
Wherever you look you will find men who know them — men who know their records. Ask some of those men to reveal their comparisons.

Common sense tells you that tires which can't rim-cut — oversize tires — must be better than others.

Common sense says that tires which **outsell** must **excel** in some ways.

Ask users if they do that. Then judge for yourself if it pays these people to insist on No-Rim-Cut tires.

Ask us for the Goodyear Tire Book — 14th-year edition. It tells all known ways to economize on tires.



GOODYEAR
AKRON, OHIO

No-Rim-Cut Tires

With or Without Non-Skid Treads

Here's a Winter Tread which experts consider the very last word in non-skids.

A double-thick tread, made of very tough rubber, immensely enduring.

Deep-cut, sharp-cut blocks — countless edges and angles — insuring a bulldog grip.

Blocks which meet at the base, so the strains are distributed just as with smooth-tread tires.

Have you ever seen another non-skid which meets these essentials?

THE GOODYEAR TIRE & RUBBER COMPANY, AKRON, OHIO

Branches and Agencies in 103 Principal Cities
More Service Stations Than Any Other Tire

We Make All Kinds of Rubber Tires, Tire Accessories and Repair Outfits
Main Canadian Office, Toronto, Ont.—Canadian Factory, Bowmanville, Ont.

(967)

TRAVEL

(Continued from Page 12

it, either, after we had hauled it up a few times. We forget about the sea trip we took when the weather was so rough and the passenger list so mixed that we abhorred the idea of even being drowned in such company. We forget the time when we took a railroad journey to see some far-famed scenery and struck the worst dry spell on record, so that we couldn't see the scenery, but had to be satisfied with figuring how it looked by the way it tasted. We forget all these things when the lure of insidious time-cards begins to steal away our reasoning faculties—or, anyway, I know that I forget them.

About once in so often I can feel creeping over me an unconquerable morbid longing to go somewhere. I may struggle against it; I may summon my better nature to help me fight off the craving, but sooner or later I succumb. I acquire one of those mileage books that a traveler buys by the precious inch and a conductor snatches out by the running yard. I lay out an itinerary subject to such changes as the railroad company following its pleasing habit may inaugurate without saying anything to me about it. And upon an eventful day I pack my valise, merely omitting nearly all the most important things, as is the custom among the male sex when going somewhere, and I start. I reckon that about the time he begins packing every man wants to change his mind and stay at home and be comfortable; but he is committed to the venture now.

He has told his friends he is going away and if he doesn't go they will be disappointed; so, like the poor worm of a moral coward that he is, he stifles the voice of his better judgment and departs.

Nearly always with me it happens that the train is crowded and I draw an upper berth—or at least I used to until the upper berths became cheaper than the lower. I think they used to save them for me. The man at the ticket window would look me over and remark to himself that here was just the kind of person who would be particularly unhappy in an upper berth, and then he would sell me one. You may have noticed that ticket agents as a race bear a grudge against the world. If a ticket agent were to act light-hearted and sunny they would suspect him of disloyalty to the road and fire him. The ideal ticket agent is a human hangnail whose looks and manner convince you that just as soon as he gets time to poison a few of the traveling public by biting them he is going to call it a day and go home and commit suicide—and it is the ideal ticket agent who is always lying in wait for me behind his little wicket. I'll bet I've had words with a hundred ticket agents in my time and I have never won an argument yet. Sometimes I think I've won until I examine the accommodations they have sold me. Then I know I've lost.

Washing With Old Red Sandstone

Even under the most favorable circumstances the interior of a Pullman will pall upon one. In every dwelling house that a woman has a hand in designing there is a small, uncomfortable, crowded room, decorated with hangings and sporting pictures and an ashtray, which is known officially as the den and in which the husband of the house, it is fondly presumed, will spend his evenings. Nearly every modern house has one of these dens and no husband in his right mind ever goes into it. This attitude on the part of her husband has grieved and puzzled many a loving wife; but I know the reason for it. The first den that was ever constructed was patterned after a drawing room on a sleeping car, and all the rest of them have followed the same general design; and so, to any man who has ever traveled so far as two hundred miles in his life, the mere sight of a den is abhorrent and distressing. It brings back to him the thronging memories of trips he has taken on sleepers—of the washroom at dewy morn when the train is tacking round curves like a chimney swallow, and the traveler rises late, to find that his ears are hanging gardens and his eyes are cinder pits, and the back of his neck would make a fine place to grow grapes on, the soil being light and sandy, with a southern exposure. So he puts on some of his clothes and takes the rest of them in his arms and staggers down the aisle which, if he can judge by the writhing bulges in the green curtains, is populated on both sides by male and female contortionists.

Upon reaching the washroom he observes that it is already densely inhabited by twice as many persons as it will hold, all trying to use the Old Red Sandstone toilet soap and the slippery-elm towels at the same time.

When I enter the dining car of a train I am confronted by some dark and deep mysteries. Where does a railroad company get the kind of food it serves on a diner, and what does it do to it after it gets it? Those are questions I should like to have answered by some one qualified to speak with authority. Why does the rare roast beef always taste as though the gallant engineer had carried it clutched close to his bosom for about two hundred miles? My experience has been that it is only aboard a train that you find clams which are apparently suffering from dandruff. The cigars served here are also of the nature of mysteries. Some that I have bought on diners while traveling, and then tried to smoke, struck me as being the most deleterious cigars I ever met anywhere. They would have been excellent to keep the moths out of a fur overcoat, but for smoking purposes they were open to the same criticism that a rag carpet is. There is a variety of cocktail sold on dining cars, also, which is full of fiery red and green balls the same as a Roman candle. You may not see the red and green balls, but you have no trouble in tasting them. They explode going down.

Fearful and Wonderful Food

It seems to me nearly always, just as soon as I have settled myself in the dining car and have brushed off the seafood and separated the clinkers from the soup, that the train runs through the longest tunnel in the world, and the rest of the meal tastes like cleaning the ashes out of a soft-coal furnace. But I'm game! I usually stick it out. I work my way through to the rolling-stock cheese and the road-bed coffee; and then often, as I lean back and light up my cigar and begin to pull away like a brave lifesaver, we flitter by some obscure way station and, looking out of the window, I can see a native standing on the platform, and from his expression I can tell that he is envying me. I envy him, too, if the truth were only known. He envies me because I am sitting there, traveling in plush-upholstered state, with one of Booker T. Washington's favorite pupils to wait on me; and I envy him because he is staying at home—lucky creature that he is! When he retires that night he will do so without undue strain or superhuman exertion. He won't have to stand on his hands to take his shoes off, or stand on the back of his neck to take his pants off. And when he gets up in the morning, should he feel like washing his face, he can just go and do it and not have to split it maybe with a total stranger. He is a fortunate person, only he does not properly appreciate his many blessings.

Presuming that the trip lasts several days, I emerge at my destination looking like one of the Christy minstrels. Car dust seems to have an affinity for me. It comes wherever I am and settles. It gives me a guilty feeling sometimes to be carrying so much of the right-of-way off with me, and I do not feel my usual self until after I have taken seven or eight hot baths in rapid succession. Even then days will pass before I can get used to eating food with no cinders in it. And no matter where I go, I am sorry that I went, and I would hurry right back, only I dread the return trip so.

My fate, I take it, is but the common fate of all; and yet just look how many of us persist in traveling on the slightest provocation. They say we Americans are the greatest travelers on earth, and I suppose we are. Europe long ago exhausted its possibilities as a place for Americans to travel over, and as soon as we can work round to it a good many of us hope to see something of our own country also. A person living in New York is being constantly impressed by the fact that nearly everybody he knows is just going to Europe or is just getting back from Europe, and once in a while he also meets some New Yorker who has been as far inland as Trenton, New Jersey.

FOR years tobacco manufacturers have tried to get that FRAGRANCE in a smoking tobacco.

The other day we GOT IT. It is WONDERFUL.

It's fragrant in the tin. It's MORE fragrant when lighted in the pipe.

In The 5¢ TIN

Once you smell it, you CAN'T smoke any other tobacco.

And it TASTES better than it smells.

REMEMBER—

Stag comes ONLY in the 5 Cent tin—just enough to keep fresh and moist till it's ALL smoked up.

Then you buy another FRESH 5 Cent tin.

P. LORILLARD CO. 1760 ESTABLISHED

STAG

"EVER-LASTING-LY GOOD"

Don't you want to know something about the other man's business?

THE other man, in this case, is the farmer. Don't shrug your shoulders and say this isn't business. The farm business represents an investment of 40 billions of dollars, and it produces 25 millions of dollars of wealth daily. A pretty big business! Worth looking into; especially as you are the *Ultimate Consumer.*

As a matter of business interest, curiosity, entertainment, information—call it what you will—you will find it worth your while (you more-than-two-million *Saturday Evening Post* readers) to read the weekly that has doubled its circulation in three months because it is

The Magazine that is Different

The man who makes farming his business is responsible for this hundred-per-cent circulation increase, because he realizes that

The COUNTRY GENTLEMAN

is a national agricultural weekly that is a few years ahead of the times, because it recognizes farming as a *business.*

But you who have only a Castle in Spain; you who hope to own a farm some day; or an acre or two; or a 20x40 bit of soil in the back yard—isn't it worth your while to have your newsdealer leave *The Country Gentleman* at your door next Thursday morning? There isn't a single bit of fiction in the following table of next week's contents; but the facts are as interesting as fiction

The Vanishing Range

By Forrest Crissey. Of paramount interest to cattle men—and an epic for the flat dweller.

Why the Little Red School-House Fails

By Ware J. Hibbard. Every parent who is worried about the education of his children—and most parents are who don't employ private tutors—should read this article, if they don't read another article in the March magazines.

The Farm that Won't Wear Out

By Cyril G. Hopkins. The final word on farm fertility by America's greatest soil expert. Sounds serious, doesn't it? We'll make our guess if you don't find it more fascinating than fiction—perhaps because it is fact

Simple Accounts for Farm Business

By [illegible]. For weeks our mails have been loaded with demands for a farm [illegible] why farming is a business. Don't read this article unless you are interested in [illegible]

The Man Who Made Good

By J. E. Fitzgerald. If you are up against it, got a bad start in business; are discouraged and don't see the way out—read this article

An Ex-Slave's Miracle Crop

By Barton W. Currie. We said there was no fiction in this number. Here is a story of an ex-slave who has produced on two acres of ground, without the use of fertilizers, crops that stagger the imagination—according to Uncle Samuel's bulletin issued a month ago. It reads like fiction—perhaps it is. Our comments, running along with the article, may indicate that our imagination is working at the old stand, and is not staggering to any appreciable extent.

The Congressional Calendar

By The Observer. For those who like politics. It is a weekly feature

Everyman's Garden

A weekly page devoted to the flowers, fruits and vegetables that [illegible] who has the 20x40 bit of ground—and doesn't know much about it. Mainly, perhaps, because he's specializing in business in the city and has to make his [illegible]. Otherwise, had he the time, he'd be a good gardener. This page, running [illegible] times a year, aims to make him a good gardener. It's elementary, and written so that he who runs (for the 6.23 train) may read

The Country Gentlewoman

Another weekly page that is the most helpful page appearing in any magazine. This Country Gentlewoman goes right into your home; points her finger at you, your children, your manners, your furniture, your extravagances, your whole social fabric—and makes you brace up. If you're not domestically inclined, there's no use reading this page

The Country Woman's Clothes

A fortnightly page, containing the last word in the American woman's clothes, with illustrations and patterns that mean more to the women reading this paragraph than to the man who writes it.

Poultry

Roup Cure by F. S. Jacoby
Baby Chicks by A. G. Philips
Natural Incubation by W. Sherman
Reorganizing the Poultry Business by E. A. Ott

These four articles will interest every man or woman who has anything to do with poultry.

The Crops and the Markets

A weekly feature from an agency employing a hundred statisticians whose labors forecast present conditions and future prices. Of interest only to the man engaged in the business of farming; or to those other men whose enterprises touch upon the farmers' business.

Space gives out here and leaves us no room for the other features in next week's number, like:

Odd Jobs for the Farm Automobile
How to Grow Mushrooms
Dairying on Rough Land
Concrete Corncribs

and several others. Not to mention the most helpful page in the weekly—

The R. F. D. Letter Box

One word about that, and we are done. It answers the questions of our readers. No matter what you want to know, write us, and we'll tell you in the R. F. D. Letter Box. Nine times out of ten we know the answer ourselves; but for the tenth case we have, during the past year, elaborated a system by which we are able to command the services of the experts who can help us out. Here's where system comes in. We want to test our system to the limit; so we ask you to use our R. F. D. page liberally. We mean this literally. If it's how to build a [illegible] or a silo; how to train a child or a cow; how to fertilize a field or market a product—write us, and we will advise you.

The COUNTRY GENTLEMAN

Purchase a copy of any *Saturday Evening Post* Boy or Newsdealer, 5c. a copy. Subscription $1.50 a Year. *It is out every Thursday morning.*

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

As I say, Europe is entirely familiar to our tourist classes. Most of us are abundantly satiated with Continental travel. Except in the matter of superior souvenir postcards, the European countries no longer offer anything that is likely to attract the confirmed traveler. People who have seen both of them tell me that their Blue Danube has little, if anything, on our Big Sandy.

I likewise gather that our chiggers are in every respect equal to their fleas. If they excel in glaciers we excel in geysers, and anyhow the glaciers and the geysers are always too far apart to be of any real service to the highball industry of either hemisphere.

So it is not so much Europe as the far ends of the earth that draw our traveling fellow countrymen to them. Practically all the hidden corners of the world have been opened up. Hardy explorers have pushed their way to the heart of the Dark Continent to discover the sources of the White Nile and all our Pullman porters. Even now they are cutting their paths through the jungles of Peru, bound for the lost cities of the Incas; and who doubts we shall soon know old Mrs. Inca's favorite recipe for cooking a captive! Year by year the Polar regions unfold to us their frozen secrets. It isn't at all now as it was in the old days when every few months a Pole seeker would be starting off toward those trackless Arctic wastes. After a wait of a year or two the rescue expedition would get under way, but without, however, creating anything like the same amount of popular interest. A wrecking crew rarely attracts so much attention as a wreck. Personally I was never able to understand why they didn't send the rescue expeditions on ahead, so they could have the relief station fitted up, all snug and cozy, with a light in the window and an order of blubber pancakes on the iron when the dauntless explorer came staggering in, gnawing at the heel of his last overshoe or the wishbone of his second mate. This, however, did not appear to be according to the rules of the game.

Parlor Explorations

In those not-so-far-distant days we had two separate classes of Polar explorers. One class was composed of those who really got north of One Hundred and Forty-fifth Street sometimes, and who suffered terribly from frost-bitten feet and indigestion brought on by eating sledgedogs and old gum boots. These were the ones the rescue expeditions used to trail out after. Then there was the other class, comprising what you might call the Hearth and Home Society of Indoor Polar Explorers, who began to suffer from cold feet before they started, and so found it safer to remain within easy reach of their magazine connections, with nothing worse to fear during the long Northern winter than writer's cramp.

Between them they opened the way to the Far North and likewise to the Far South, and now almost anybody who can afford it may cross the once-untraversed Arctic and Antarctic Circles. It wouldn't surprise me in the least next summer to receive a souvenir postcard from some friend showing a sprightly view of the North Pole House, with some such familiar message as this inscribed thereon: "Awfully jolly crowd here. The X mark shows our room—only seven dollars a week. Sleep under blankets every night. Wish you were here with us. Regards to all the fellows." It wouldn't—really!

For every day the avenues of travel broaden, and we Americans push farther and farther toward the ends of the earth—but I still contend that the only person who really enjoys travel is a man in jail with nothing to read except a guidebook.

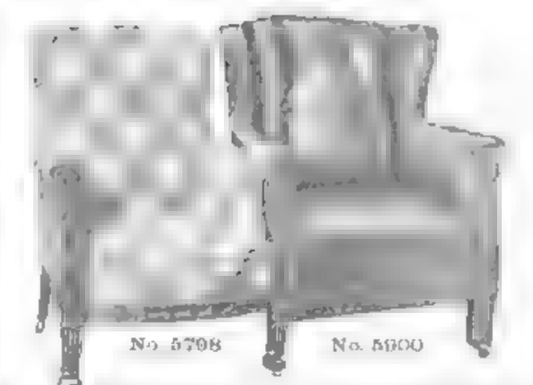
Seeing His Double

JAMES C. McREYNOLDS, who investigated the Tobacco Trust for the Government, thereby bringing on quite a lot of things, says that just after he started practicing law in a small town down in Tennessee, a few years ago, a very stout hillsman came into his office one day and announced that he desired to sue a neighbor for ten thousand dollars damages.

"Two years ago," he stated, "he called me a hippopotamus."

"Two years ago!" echoed McReynolds. "Why didn't you sue him sooner?

"Well, suh," said the injured party, "until that there circus come through here last week I thought all the time he wuz payin' me a compliment."



No. 5798—Karpen Arm Chair of solid mahogany. Your choice of [illegible]

No. 5900—Karpen Arm Chair [illegible] Luxuriously upholstered in genuine [illegible]

Karpen Furniture is the expression of an ideal

which is ever before us as our guide,—It is, that each example of our work from the lowest to the highest in price shall stand before the people as the highest interpretation of art and craftsmanship.

It means much to us, by way of encouragement, that this ideal has met with so extensive a public favor in the form of patronage as to make our shops the largest of their kind.

Karpen Guaranteed Upholstered Furniture

in its range of prices compasses the needs of every family regardless of its income. The inexpensive pieces, priced within the means of the average family, are quite as beautiful and as durable as those of greater cost. All are guaranteed to give satisfaction or money will be refunded.

Insist on buying upholstered furniture, bearing the trade-mark shown below.

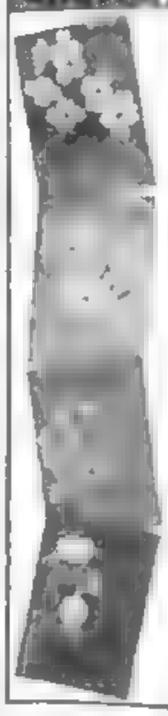
Leading dealers in all towns sell Karpen Furniture because the purchaser is protected.

Write for our Free Book "FP" containing helpful information on home furnishing.

Karpen Sanitary Construction Furniture Chicago-New York

S. Karpen & Bros.
Karpen Bldg. . . Chicago
Karpen Bldg. . New York
20 Sudbury St. Boston

Biltmore Nursery Books show you how to plant



YOU see, just as the camera saw them, scores of charming landscape effects that you may duplicate in your own home grounds at small cost, with the superior, thrifty trees, shrubs and hardy plants grown at Biltmore Nursery.

"Biltmore Nursery Catalog"
A guide to the cultivated plants [illegible]

"Flowering Trees and Shrubs"
[illegible] described and pictured [illegible] helpful way. 64 pages.

"Hardy Garden Flowers"
[illegible] pictures of per[illegible] their uses. 64 [illegible]

"The Iris Catalog"
Magnificent flowers shown in all the colors of nature. A fascinating book. 16 pages.

Write today for the book you need most if you intend to plant soon

BILTMORE NURSERY, Box 1527, Biltmore, N. C.

KEITH'S 20 WONDER HOUSES

A New Book of [illegible] 10c

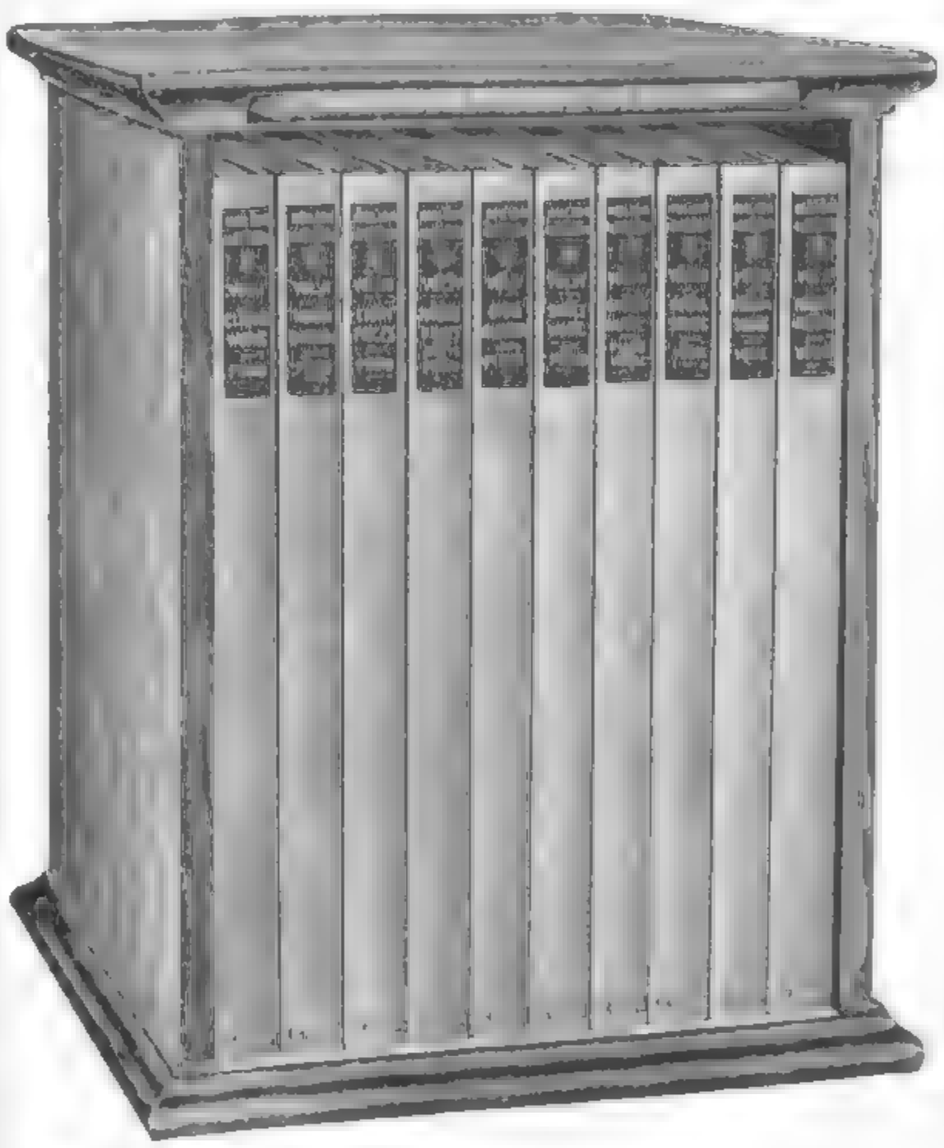
[illegible] ideas in Bungalows, Cottages and Houses, costing $[illegible] up. They are Wonder Houses for practical, inexpensive homes. Send silver or stamps

M. L. KEITH
409 McKnight Bldg. Minneapolis, Minn.

JOIN THE SCRIBNER MUSIC CLUB AND SAVE 90% OF YOUR MUSIC EXPENSE

HOW would you like to possess on your piano or music cabinet—responsive to your every mood and catering to your every whim—a convenient ten-volume library of piano and of vocal music, containing every conceivable kind of music such as classic, modern, standard, operatic, sacred, and dance compositions, arranged in such a way that you as an average player can easily master them? If your home piano is one of the chief factors in recreational enjoyment; if you are weary of expending money for unsatisfactorily-arranged flimsy "music folios," join the Scribner Music Club and obviate music expense for all time, with one single purchase of

"The IDEAL HOME MUSIC LIBRARY"



How It Came To Be—What It Is

NOT A "CUT AND DRIED" WORK

Most musical collections are "cut and dried" in that they are bulky volumes of musical music put together without regard to their suitability for use in the home. The method by which **The Ideal Home Music Library** was compiled stands out in sharp contrast.

HOW IT CAME TO BE

The idea of **The Ideal Home Music Library** occurred to the compiler about twelve years ago and over ten years were spent in studying the home music field and in gathering together the compositions which comprise its contents, the challenge for each number being the magic word **"melody,"** and each one has met this severest of tests.

WHAT "THE IDEAL LIBRARY" IS

The Ideal Home Music Library is exactly what its name implies, a perfect compilation of piano and of vocal music for use in the home. It comprises ten (10) convenient volumes of piano and of vocal music with a **Practical Guide** to its use, the entire set housed in a substantial case (illustrated on the left) which may be placed on the piano or on the music cabinet—a thing of beauty as well as usefulness.

EVERY CONCEIVABLE KIND OF MUSIC

Among the **more than one thousand piano and vocal numbers,** specially arranged for home use, contained in The Ideal Home Music Library will be found every conceivable kind of music—**classic, modern, standard, operatic, sacred, sentimental, dance**—in fact every kind and class to appeal to every taste.

THE "PRACTICAL GUIDE"

Here again is at once a remarkable and an absolutely exclusive feature. The **Practical Guide** leads you through the **3,000 pages** of "The Ideal Home Music Library" just as a "Baedeker" conducts you through Europe, bringing out the strong points of each individual volume and rendering intelligent use of the music possible from the very start.

ITS SPHERE OF USEFULNESS

The usefulness of **The Ideal Home Music Library** is absolutely without limit in every home where music is a factor in the recreational plan. Every member of the family from the **lover of classic music** to the **five-year-old nursery rhyme singer** will find his particular taste catered to by an abundance of just that kind of music he prefers, and he will further find that **every number is readily performed.**

The publication by Charles Scribner's Sons, on March 1st, 1913, of "The Ideal Home Music Library" will mark a memorable epoch in the history of the art. Conceived more than twelve years ago, and gradually worked out as a labor of love, it fulfils in concrete form all the dreams that music lovers have had of an ideal music library, and, most important of all, the formation of the Scribner Music Club renders it possible for members not only to purchase the entire collection at a saving of 90% of standard sheet music prices, but also to pay for it in convenient monthly remittances.

How to obtain complete information without charge

Within the limits of this page, adequate description of this tremendous work is obviously utterly impossible. Bearing this fact in mind we have prepared **a dainty little booklet** entitled "The Ideal Home Music Library—How It Came To Be and What It Is," which we are desirous of placing in the hands of every home music lover. Its contents include a readable and interesting description of the entire work; the complete contents list of each volume; thirty actual music excerpts to try upon the piano; and, most important of all,

Send at once for information about the way to secure the work for a limited time at a very special pre-publication price

THE SCRIBNER MUSIC CLUB (Charles Scribner's Sons)
153 Fifth Avenue — New York City

Merely fill out this coupon and mail it

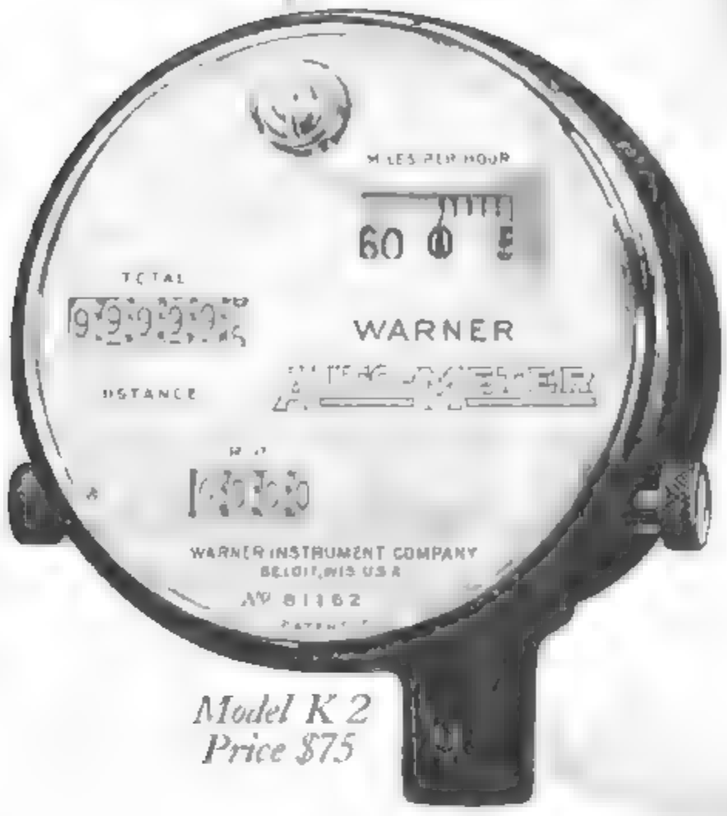
INFORMATION COUPON

SCRIBNER MUSIC CLUB
153 Fifth Avenue, New York City

Please send me, free of charge and without obligation on my part, this booklet and details of THE SCRIBNER MUSIC CLUB 90% Saving Plan.

Name

Address



Model K 2
Price $75

Warner Auto-Meter

Magnetic Principle

The World's Standard Speedometer—and Why

THE best speedometer is not necessarily the best, simply because its maker chose to call it that. On the contrary. The best is rather that speedometer which is chosen, preferred and insisted upon, by the *majority* of automobile manufacturers who make the highest grade, and highest priced cars, and the *majority* of those individuals who own the highest grade and highest priced cars. The choice and judgment of *these* two highly important factors must be both the most practical and the most impartial.

The Warner speedometer is now adopted by most of America's leading automobile manufacturers. It is the preference of most individual owners of high priced cars. There are more Warner speedometers on high priced cars than all other makes combined.

As a matter of fact, speedometer preference has become so pronounced and one-sided that now you rarely find a high priced car that is not equipped with a Warner.

The world, at large, is a pretty big place, and a majority preferring and insisting upon any one article, is the supreme test and intelligent acknowledgment of that article's actual and natural superiority.

The Warner speedometer is built on the magnetic principle. This principle was first introduced by us. Its practicability must be conceded in view of the fact that today over 80% of all the speedometers manufactured are of the magnetic type. The magnetic principle is the practical construction that guarantees absolutely accurate speed and mileage indication from zero up. This fixed fact is not open to, nor subject to, any argument or qualification.

So if you would have the best speedometer be guided by the unbiased judgment of the world's majority—insist on a Warner speed and mileage indicator—the world's standard.

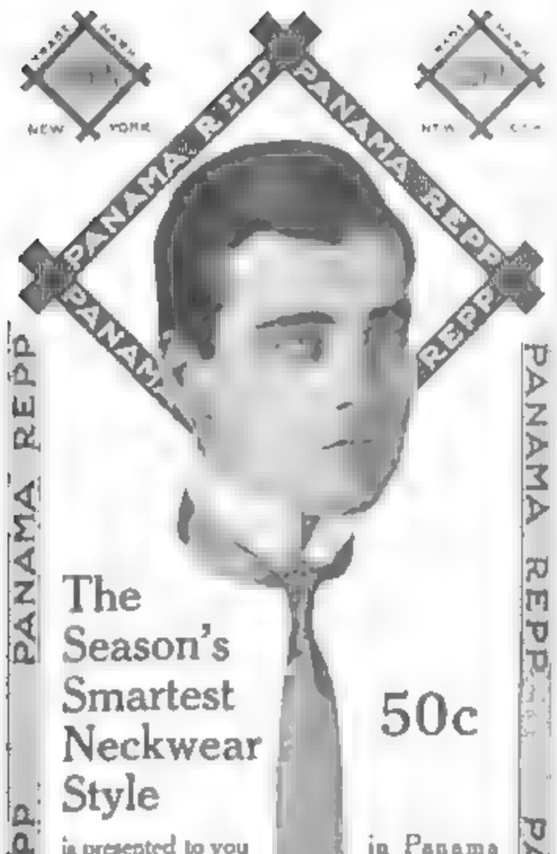
For sale by reliable dealers all over the world and at our own branches listed below. Priced at from $50 to $145. Handsome catalogue on request.

The quality of the Warner Auto-Meter is reflected in the service afforded its owners.
Warner Service Stations are permanently maintained in all large cities.

BRANCHES:

Atlanta	Indianapolis	Boston	Detroit	Pittsburg	Minneapolis
Buffalo	Los Angeles	Chicago	Kansas City	San Francisco	London, Ont.
Cincinnati	Philadelphia	Cleveland	New York	St. Louis	Toronto, Ont.
Denver					Paris

The Warner Auto-Meter Factory, Beloit, Wisconsin



The Season's Smartest Neckwear Style

50c

is presented to you in Panama Repp, the match less *all-Silk* cravat for Spring wear, made in 48 rich shades, offering a wide variety of choice.

Differing from ordinary cravats, the peculiar weave of Panama Repp makes it proof against wrinkles, and although easy to tie, when once tied stays tied—the knot won't slip from position.

Beauty, individuality and wearing quality distinguish this neckwear, which is sure to meet with your instant approval, because it is

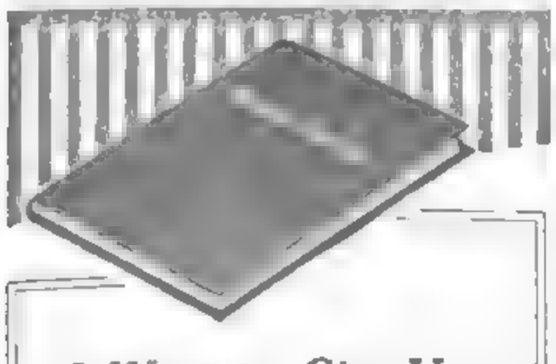
"Exclusive but not Expensive"

The Horn Trademark is the sign by which particular men recognize the highest quality and the latest style—at the *fairest price*. It is found on blanket robes, combination sets and neckwear—for your own protection, see that it appears on the cravat you buy, or that the name "Panama" is woven in the cravat end. Ask your dealer.

DEALERS: If you haven't already stocked Panama Repp send for booklet and prices

W. O. HORN & BROTHER
846 Broadway New York

PANAMA REPP



I Want to *Give* You "Human Energy"

My book explains the laws governing right exercise—some of them for the first time. It shows clearly and concisely why a few minutes [illegible] of exercise scientifically directed to reach your [illegible] of which are muscular—will do infinitely more for your health and strength than hours of random exercise.

I offer it to you free because I want you to understand the principles underlying Dr. Thompson Course, which has brought thousands from uncertain health and inefficiency into fuller, more useful and serener life.

Sooner or later you will adopt the principles of my Course—all men of sedentary life will. You will find "Human Energy" a real contribution to the science of making the most of oneself. It is startling, yet obviously true. Sending for it puts you under no obligation, except to read it as though it were written by a friend.

J. EDMUND THOMPSON

Suite 12, Exchange Building, Worcester, Mass.

50 ENGRAVED CALLING CARDS $1

[illegible] copper plate engraving of the highest grade. Latest style. [illegible] We pay delivery charges. Sample free. Charles H. Elliott Co. 1836 Lehigh Ave. Phila.

THE FIRST-TIME MAN

(Continued from Page 15)

Then he asked me where I was the night the place had been robbed.

"I was sleeping," I answered.

"Where?" he asked.

"In the park," I told him, and he turned away with a smile.

A park bench boarder stands a pretty slim show in court proceedings; but I had no chance anyway. They had even the goods I was said to have stolen. It would have taken a dray to move them all, much less one man single-handed. The fact that it would, however, impressed no one but myself. Most of the stuff had been recovered from pawnshops; and two of their clerks testified that I was the man who had pawned it—that is, they weren't sure, but they thought so. It was enough. As an old offender I got sixteen years.

There was something queer about that sentence—it was out of all proportion to the offense; and up in Sing Sing I heard what may, after all, be the explanation. The insurance company had a pull. One of its officials was a high politician.

It was Pinkey Lutz, of course, who had told the cops where to find me. Two men that were sent up shortly after I was told me all about him. What is more, they had been caught by the selfsame frame-up Pinkey had tried to put over on me.

Now you can believe this or not, as you like. I give it merely as it was told. What Pinkey did was to plant a job in order that two headquarters men could get a little easy credit.

After reading this you'll say, I suppose, that like every crook I have it in for the police. Well, I have. Crime will always exist, of course; and it's the police who must protect you from it. On the other hand, though, few realize the hand the police have in making criminals. You, too, would have it in for them if they'd done to you what they did to me.

Enough! Let me tell you now how I got on my feet again.

The minute I got to Sing Sing I wrote to the governor about my case. Nothing was done. A year later I wrote again, and still I got no answer. Then I waited until the next governor was in office, and he, too, turned me down. Finally, however, a third governor gave my case a hearing. He was a man who knew something about police methods and methods in the criminal court; and as I'd already served eight of the sixteen years I was in for, he thought it enough. What helped me most, though, was the testimony of all the men that had given me work. They all remembered me, and one and all said I'd been on the level with them. Even the fellow who had held out my wages acknowledged that he'd been wrong. He not only owned up that he'd caught the man who was robbing him, he even sent me the wages he owed me. One day in April, then, I walked out of Sing Sing a free man once more! And this time I meant to stay free!

At the station, when I got there, a train was standing ready to start for New York. Did I take it? you ask. I did not! Instead I waited until another train came in, bound the opposite way; and boarding this I rode as far as my money would take me. Afterward I walked.

The fact is, the first mistake every ex-con makes—that is, if he wants to reform—is in going back to the place where he "dropped." He is not only known to the police, he is known by all his former pals—the result being that he faces danger on one side, temptation on the other. This time I dodged New York. I wanted to live where I wasn't known. I wanted still more to live where I could get blown full of pure air—to get the jail taste out of my mouth and the jail smell out of my clothes and hair! So, 'way back in the hills, one morning I walked up to a farmhouse and asked the farmer for a job. Moreover I got it. Then for seven months I worked like a beaver in the open. By October I was as brown as a berry, my eye was clear, and I began again to look the world in the face; it was, in fact, pretty hard when the time came for me to quit the place. Winter was coming, though, and the farmer had no more work to offer. Down at the gate we shook hands, and I could see him smile.

"Look here, son," he said quietly, "tell me something, will you?"

I knew what he wanted to know and I nodded.

"Firestone"

NON-SKID

TIRES

Reduce Gasoline Expense

—Deep hollows, sharp edges, abrupt angles of tread, grip road, increase traction—give more miles per gallon of gasoline. Price of gasoline is fast being raised. Hence this economy is a real one.

In addition Firestone Non-Skid Tires prevent skid, give longer wear, insure greatest comfort.

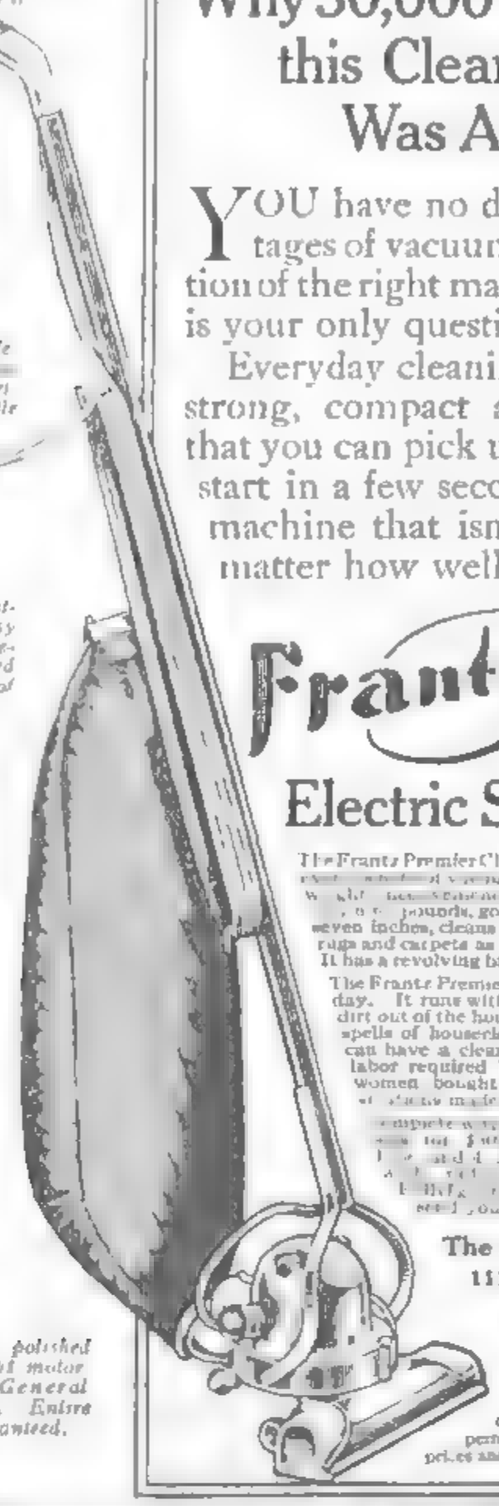
Get book, "What's What in Tires," by H. S. Firestone. It contains the proofs.

The Firestone Tire & Rubber Co.
"America's Largest Exclusive Tire and Rim Makers"
Akron, Ohio All Principal Cities

Convenient switch on top of handle. One quarter turn to right starts machine, another turn stops it

Long cord and detachable plug. Fits any lamp socket. Machine uses little current

Wide opening outlet on bag for easy cleaning. Bag removed and replaced by slight turn of clamp at bottom



$30.00

All parts finely polished aluminum except motor. Motor made by General Electric Company. Entire machine fully guaranteed.

Why 30,000 Women Bought this Cleaner before it Was Advertised

YOU have no doubt about the advantages of vacuum cleaning. The selection of the right machine at the right price is your only question.

Everyday cleaning necessitates a light, strong, compact and durable machine that you can pick up, carry anywhere and start in a few seconds. You won't use a machine that isn't easy to operate, no matter how well it works.

Frantz Premier
Electric Suction Cleaner

The Frantz Premier Cleaner is not made to be cheap, but to give [illegible] cleaning without the disadvantages of [illegible] operation and high cost. It weighs [illegible] pounds, goes under furniture that has a clearance of seven inches, cleans into corners, and works as well on heavy rugs and carpets as it does on hardwood floors and linoleum. It has a revolving brush that picks up lint and ravellings.

The Frantz Premier is the machine you can and will use every day. It runs with great ease, does superior work, gets the dirt out of the house and entirely eliminates the periodical spells of housecleaning. With the Frantz [illegible] can have a clean house every day, [illegible] labor required by the old method. This is why 30,000 women bought Frantz Premier Cleaners on demonstrations made in their own homes by [illegible]

[illegible] complete with hardwood floor tool, the Frantz [illegible] [illegible] Write [illegible] Booklet free. [illegible] dealer send your order to us.

The Premier Vacuum Cleaner Co.
1112 Power Ave. Cleveland, O.

Canadian Headquarters,
The Premier Vacuum Cleaner Co., Ltd.
Toronto, Can.
Foreign Sales Office,
47 Broadway New York City

A few desirable exclusive territories are still open for live dealers who want to establish a permanent profitable business. Write for quantity prices and descriptive literature.

MULLINS CEDAR CANOES CAN'T SINK

The famous Yale and Harvard models—highest grade material—finest finished—the strongest, staunchest, handsomest canoes built. When equipped with Mullins Patented Buoyancy Pads these canoes have sufficient buoyancy to float when capsized or filled with water and keep two people afloat. Open gunwale construction—Keel—Heavy Pressed Bronze Bang Plates protecting stems

Handsome Colored Catalogue Free.

THE W. H. MULLINS CO.
354 Franklin St., Salem, O

GEM DAMASKEENE RAZOR

To say—a razor is perfect, is easy; to prove it, is quite a different matter—we do both. The Gem Damaskeene Razor is perfectly constructed.

Razor and Blades **$1.00** Ready for use

Users attest the proof of perfect results—they are satisfied.

The man who shifts from one razor to another has not used a Gem Damaskeene

GEM CUTLERY CO.
210-216 Eleventh Ave., New York

Ask your dealer for the GEM and compare it with any other make he may have in stock, irrespective of price.

"Say, you've been in trouble, haven't you?" he asked.

I told him "Yes." I said I'd been in Sing Sing, but that I didn't mean ever to go back there again.

For a while he didn't say anything; and then he grinned.

"Well, my boy"—he kind of laughed—"you ain't much of a farmer; but I'll tell you what—if you can't find work in town come back to me again. I'll find you a job somehow."

And here all the time I'd thought him a sour old hardscrabble!

That helped a lot, I can tell you. I went on my way feeling that the world wasn't so rank after all. The next day I got off a train in an Ohio city, and there I found a place. It was in a small job-printing house and the wages were nine dollars a week.

The boss was a little fellow, a man past middle age; and he reminded me of my old employer, the hardware man. A grouch, you'd call him; but, under all that, I've seen his other side. For six months I delivered goods for him, pushing a handcart all over the town; then one morning he called me into the office.

"That cart's no place for you," he growled. "Come in here and help me with the books."

I was dead scared. The safe and the cash drawer both stood open, and it was on the tip of my tongue to tell him what I'd been. All that day I felt as if I had a fever, and every time I came near the cash drawer I shied off like a frightened horse. I wasn't afraid of myself, of course—afraid I'd dip into the till again; instead, I was scared lest some one else might do something to the money so that my boss would lay it on me. Nothing happened, however, either on that day or the next. Then, one day about a week later, I picked up a five-dollar bill in the washroom. "Yes; I guess I dropped it," said the old man when I handed it to him; and putting it in his pocket he went on working. A fortnight later he sent me out to make collections. The first day I brought in sixteen dollars—the next day, forty-eight dollars. One afternoon I came back with one hundred and sixty-nine dollars. That night I sat down and wrote a letter to my brother.

It was the first time he'd heard from me for years. I told him where I was and what I was doing. I wound up, then, by asking him if he'd lend me three hundred dollars; for if he would I knew I could get on my feet again. Well, to cut this short, he sent me the money, and that evening at closing time I walked over to the old man.

"Boss," said I, handing him the money, "here's three hundred bones; and I want you to take it to your bank."

The old fellow looked up at me, his mouth opening; and he asked me what I meant.

"Just this," I told him: "I've figured out that if this place was busted into, the most they'd get away with would be about three hundred dollars' worth." After that I took a good, deep breath. "Boss," said I, "the fact is, when you hired me I'd just come out of Sing Sing."

"Did you?" says he.

I said "Yes"—I'd been in jail not once but three times. That was why I'd given him the money. It was to bond me. I wanted him to know I was on the level.

"Well! well!" he exclaimed; and he sat back, staring.

After a while I said "Well?" myself. I wanted to know what he meant to do—keep me or fire me.

Then he began to scowl.

"Don't be a fool!" he says. "The first day you stepped foot in here I knew you'd been in jail!"

It nearly took my breath away.

"And still you gave me a chance?" I gasped.

"Aw, forget it!" he growled. "It was just curiosity. I wanted to see if I could size up a man from his looks."

And that's all I could get him to say.

I'm still with him. For close to six years now I've drawn good wages, I've had a good home, and I'm trusted by all who know me. A few have found out where I came from, but those few are kind enough not to spread the news. Occasionally I run across some of my old "college" chums—boys out of jail, you know; and three have jobs I've found for them.

Now there's this about my story: Some men are crooks and always will be crooks. Then there are others that never would be if they could only get a show. Just think it over. There's a lot in giving a man—even a crook—a chance! Do you get me?

"YANKEE" TOOLS
Make Better Mechanics

RIGHT on the job—the "YANKEE" Ratchet Screw-driver with which to tackle any and all screws that you will run up against in the course of ordinary work.

[illegible] any size screw, from [illegible] tiny little fellows up to the big ones. Four different-size blades carried in a metal [illegible] adjusted and held rigidly in the slot of the shank. They will not come out during work. In this

"Yankee" No. 65 Magazine Ratchet Screw-driver

you have a mighty useful tool for house-work as well as outside. [illegible] specially tempered steel, [illegible] wide. Shank 6" or 1" long, handle polished wood. Right and left-hand ratchet and rigid.

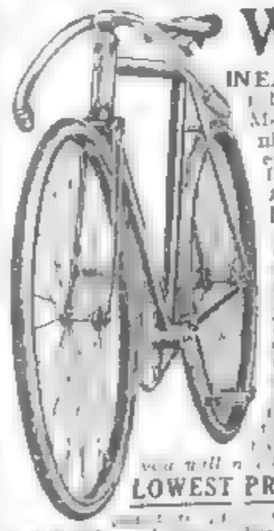
Pocket size, 1" shank, $0.95
With 6" shank, 1.10

Your dealer can supply you. [illegible] for "YANKEE" Tool Book, [illegible] to "YANKEE" Tools for drilling and screw-driving.

"YANKEE" Tools in the Garage" especially for automobilists. (Sent free).

North Bros. Mfg. Co., Philadelphia

RIDER AGENTS WANTED



IN EACH TOWN and district to [illegible] 1913 Model "Ranger" bicycle furnished by us. Our agents everywhere are making money fast. *Write at once for full particulars and special offer.*

NO MONEY REQUIRED [illegible] put a cent deposit in advance, [illegible] freight and allow

10 DAYS' FREE TRIAL, during which time you may [illegible] any bicycle we sell. If you are not satisfied with it or can get better terms elsewhere, you may return it and you will not be out a cent.

LOWEST PRICES We sell the highest [illegible] at [illegible] prices. [illegible] not buy a better bicycle [illegible] RANGER [illegible] what you pay, and you [illegible] special prices and at [illegible] offer.

YOU WILL BE ASTONISHED when you receive our beautiful catalogue and study our superb models at *the low prices* we can make you. Bicycle dealers, we can offer you very attractive and liberal [illegible]

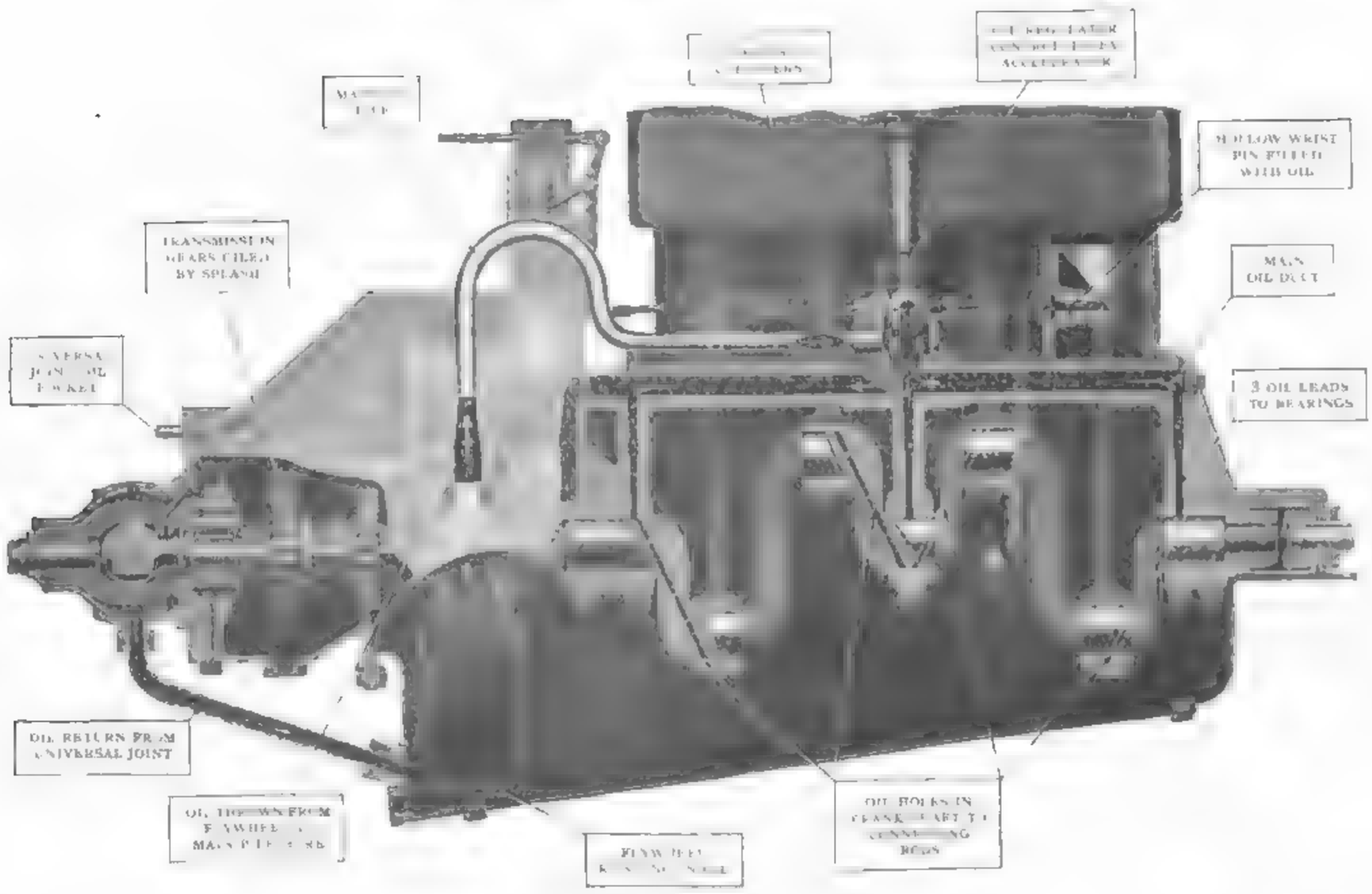
SECOND HAND BICYCLES—[illegible] $3 $8 [illegible]

TIRES, COASTER-BRAKE [illegible]

DO NOT WAIT— [illegible] It only

MEAD CYCLE CO., Dept. A-55, CHICAGO, ILL.

Rugs Carpets Curtains Blankets
Buy at
[illegible] We [illegible] buying facilities, 25 000 sat sfied customers. Regal Rugs, 6x9 [illegible] $3.75 Brussels Rugs, 9x12 $3.60
Brussels Rug 9x12 $8.75 Irvin [illegible] Velvets [illegible] $16 Axminsters [illegible] $16.50 Lace Curtains [illegible] Tapestry Curtains
Wilton Rugs, Linoleums [illegible] Furniture at mill prices. Write for big New Illustrated Catalog No. [illegible] colors. FREE
UNITED MILLS MFG CO.
2450-2462 Jasper Street
Philadelphia, Pa.
WE PAY FREIGHT


HOLLOW WRIST PIN FILLED WITH OIL
MAIN OIL DUCT
3 OIL LEADS TO BEARINGS
TRANSMISSION GEARS OILED BY SPLASH
OIL RETURN FROM UNIVERSAL JOINT

SURE—SIMPLE—SAVING is this Unique Oiling System

Oil is cheaper than parts.

So the Hupmobile engineers have devised an ingenious system, illustrated in detail above, whereby oil is positively fed to every part and point where it is needed.

The Hupmobile system is force-feed, a system peculiar to this car and one that has distinct advantages over both the pump and splash systems.

It escapes the complication of the pump, because the motor flywheel itself supplies the pressure; and the uncertainty of the splash, because tubes and ducts of ample size carry the oil directly to bearings, gears and moving surfaces.

The flywheel, running in oil, throws the oil upward by centrifugal force into a copper tube, with sufficient pressure to carry it along to the regulator and distributing points.

Referring to the illustration, you see that the oil is conducted to the main crankshaft bearings by three tubes; and by means of ducts drilled in the crankshaft itself, to the crank pin bearings.

The oil spray from these, as the shaft revolves, lubricates the camshaft, and the cylinders under ordinary conditions; but as an added precaution, separate leads are provided to conduct oil directly to the cylinders, forcing it into the hollow piston pins and into liberal grooves around the pistons.

So much for the efficiency of the motor oiling.

Now we come to the economy of this system.

The flywheel, as it revolves, casts some of the oil to the rear, into the transmission gear case; and the transmission gears, in turn, splash it through a pocket and tube, to the universal joint.

Thus but one kind of lubricant, instead of three, is required for motor, transmission and universal.

The oil constantly returns to the crank case basin, to be circulated and used again; but the passage of sediment, dirt or grit is prevented by several filtering screens; and the flywheel is surrounded by a pan, with perforations at such height that sediment cannot be drawn up from the main oil basin.

A regulator connected with the throttle controls the oil feed to the motor, so that the proper quantity is automatically used at all motor speeds.

Engineering ingenuity has not devised a system of lubrication more simple or efficient or economical; yet this is the system of the $975 Hupmobile.

This oiling system is typical of the high class construction found throughout the Hupmobile.

It is another bit of design that justifies our belief that the Hupmobile is, in its class, the best car in the world.

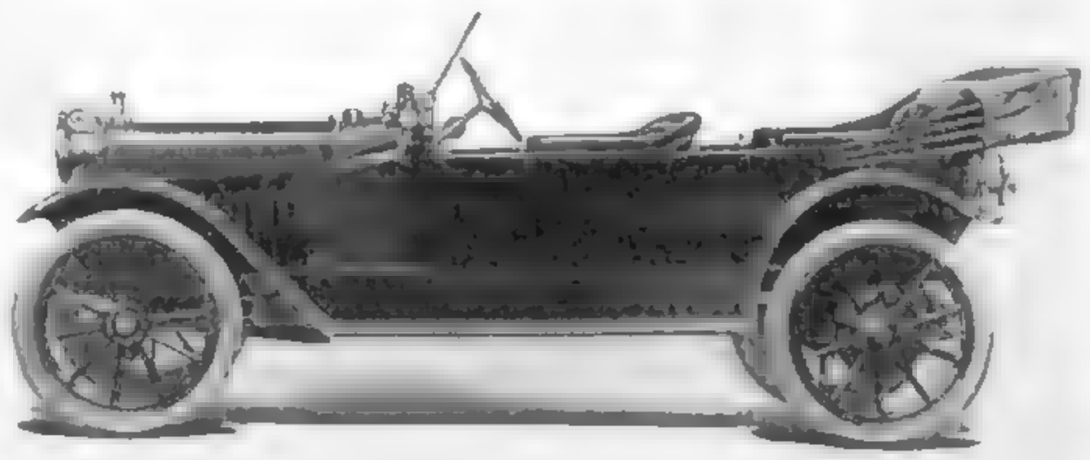
HUPP MOTOR CAR COMPANY, 1229 Milwaukee Ave., DETROIT, MICH.

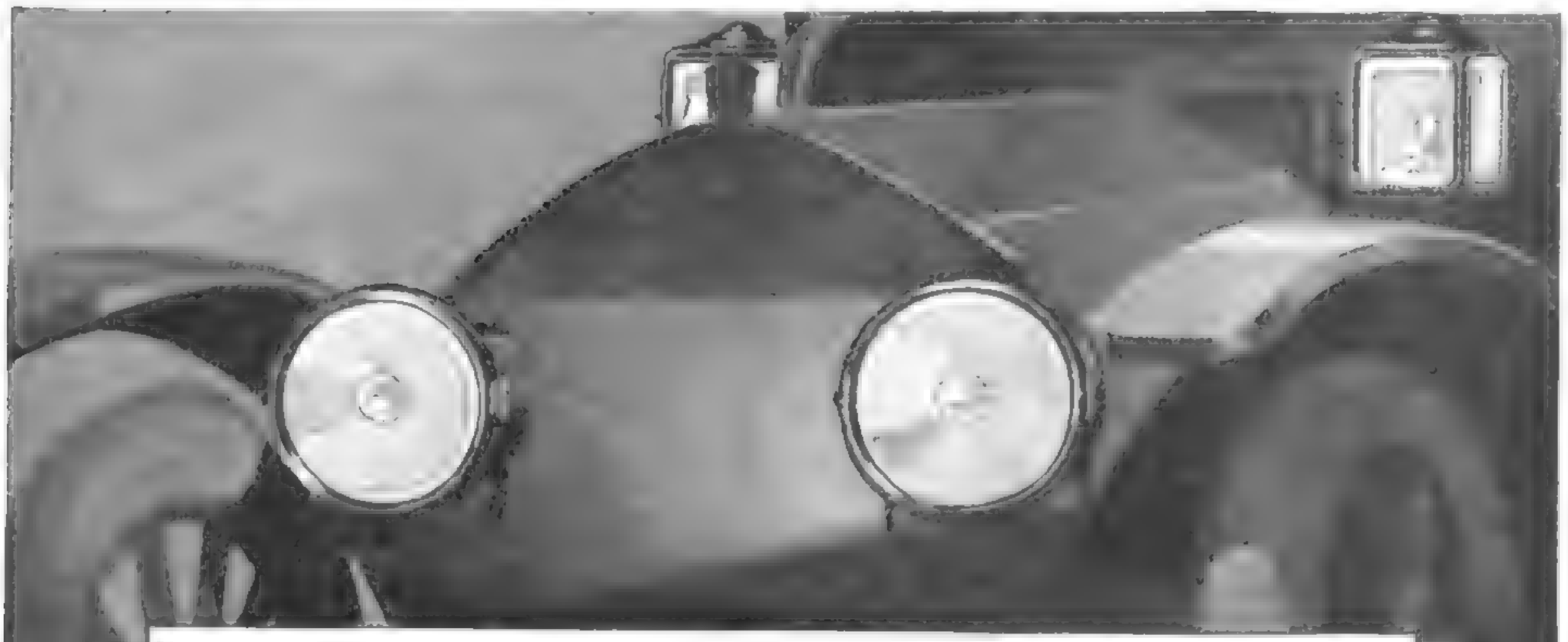
Hupmobile

Hupmobile "32" Touring Car, fully equipped, $975

F. O. B. Detroit, including equipment of windshield, mohair top with envelope, Jiffy curtains, quick detachable rims, rear shock absorber, gas headlights, Prest-o-lite tank, oil lamps, tools and horn. Three speeds forward and reverse, sliding gears. Four cylinder motor, 3¼-inch bore and 5½-inch stroke; Zenith carburetor; wheelbase, 106 inches; 32 x 3½-inch tires. Standard color, black. Trimmings, black and nickel.

"32" Six-passenger Touring Car, fully equipped,	$1175 f. o. b. Detroit
"32" Roadster, fully equipped,	$975 f. o. b. Detroit
"32" Delivery, fully equipped,	$1075 f. o. b. Detroit
"20" H. P. Runabout, fully equipped,	$750 f. o. b. Detroit





The Westinghouse Electric System of Ignition, Starting and Lighting

YOU, as an automobile owner, have no desire to have experiments tried on your car.

You want the latest thing of course. But you want a starter that starts—**always**—even when showing it off to a friend. Lighting and ignition must also be absolutely dependable.

You expect the manufacturer to give you a **proven** car in every particular.

Four years of perfecting were given the Westinghouse system before it was offered to the automobile trade.

Now you can be sure that when the manufacturer equips with Westinghouse starting, lighting and ignition—there is nothing for you to worry about. Ruggedly built and absolutely automatic—starting and lighting at the press of a button.

You may have the Westinghouse system with any first class car if you ask for it.

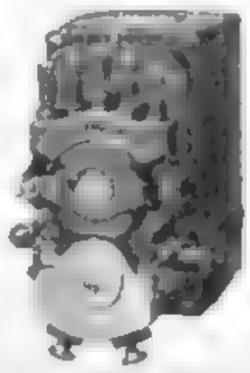
With its world wide reputation, which must be conserved, the following statement from the Westinghouse Company should have great weight with the motoring public.

The Westinghouse Company backs its system of starting, lighting and ignition with all its resources. It is in unequalled position to furnish service to the manufacturers, agents, dealers and their customers who use its equipment, through its forty-five offices located in every large city in the United States.

Ask to have your new car equipped with the Westinghouse system

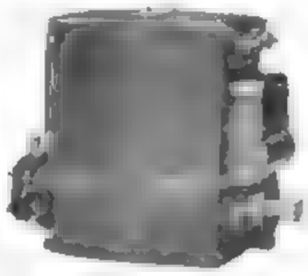
Westinghouse Electric and Manufacturing Co.

East Pittsburgh, Pennsylvania



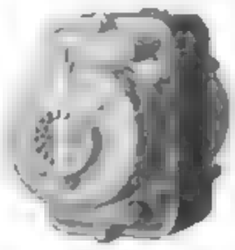
Ignition and Lighting Generator

Sales Offices in Forty-five American cities



Lighting Generator

Representatives all over the world



Starting Motor

THE SULTANA

(Continued from Page 21)

auto were accomplices; otherwise they would not have got off so easily. The chauffeur is under arrest, but the messenger disappeared as though the earth had swallowed him up. The police are scouring the country for him."

"The deuce they are!" thought Robert. "They can't want him any more than he wants them."

A matronly woman took his order for a bottle of beer, giving him a keen, curious look. In reply to Robert's request for something to eat she gave him an even harder stare, then answered that she could supply him with some soup, an omelette and some cold meat with salad. There was also, of course, cheese.

"Monsieur has heard of the crime?" she asked.

"Yes," Robert answered. "Can one telephone from here?"

"There is a telephone in the post-office," said the woman, "but that is closed."

"Perhaps they might be induced to open it," said Robert. "My business is very important."

"It would not do any good," said the woman, "because the central bureau at Vermenton is also closed at this time. Sometimes, however, when there is something very important Monsieur le Baron de Vilzhoven kindly permits one to use his telephone, for he has a special wire to Avallon."

"Where does the baron live?" asked Robert.

"Not five hundred meters from here; just up the hill," said the woman, with another curious look.

Robert drew a deep breath. Then, feeling that some explanation of his presence was necessary, he said:

"I have had trouble with my auto, which is on the road perhaps a kilometer from here. I am a commercial traveler."

The woman nodded. "You could telephone from the château," said she. "Monsieur le baron is always extremely obliging. Would monsieur like some fried potatoes?"

"If it is not too much trouble."

When the woman had gone off to the kitchen Robert drank his beer, lighted a cigarette and leaned back in his chair to think. So, after all the château was the Vilzhovens'. But in that case who were the three men in the long, low, high-powered car? "Could it be possible," thought Robert, "that Gustav would so victimize his family as to make the château a place of rendezvous for himself and his accomplices, whom he might introduce as friends? Stranger things had happened in criminal affairs." Then there shot through Robert's brain a thought that turned him cold: What if the baron himself were a member of the confederacy of thieves? Robert knew nothing of the Vilzhovens beyond the fact that they were rich Hungarian nobles and that the baron had been at one time a prominent banker of Budapest.

But on turning the matter over in his mind he could recall having met some rather odd folk at the Vilzhovens' house on the Avenue Henri Martin. There was Rimbert, whom Robert detested for his cavalier treatment of himself, a well-known artist, whom Rimbert had appeared to accept as a rather pushing tradesman with social ambitions. Then that American girl, Miss Lowndes, who gave herself such airs and was forever shoving herself into the limelight, whether gotten up in some sort of fancy dress, or driving a car bareheaded through the Bois, or explaining to a diplomat how he ought to manage the affairs of his country. Robert had seen her openly kiss both the baron and Gustav, as though they were blood kin.

The more he thought about it the more he decided that there was something queer about the Vilzhovens. Basia alone escaped the inquisition of his mind. She was a wonderful girl, thought Robert—strong, level-headed, yet with a true appreciation of art and artists. Robert had often thought that if he could only manage it properly he would write to his mother, asking her to come over and approach the Baron Vilzhoven on the subject of a union between himself and Basia. He knew that the girl liked him, though his natural modesty refused to tell him to what extent, and he knew also that from the European point of view he was to be considered as an excellent match, being a young man of talent and good habits, who would some day inherit four or five million francs, or something in the neighborhood of a million dollars.

But here was everything gone wrong—Robert himself suspected by the police as an accomplice in the theft of the Sultana, and he, on his side, by no means sure of the Vilzhovens' part in the affair. He began to contrast the emotions with which he had left Paris with those of the present moment. He had started over the road proud and happy in the accomplishment of a masterpiece, confident that he would be asked to remain at the Château d'Irancoy for the coming nuptials, when his name would be blazoned in the press not only as the creator of a superb work of art but as a guest of one of the most exclusive families in France. Robert loved to be associated with rich and consequential people, and in such company he never failed to shine by reason of his attractive personality and charming manners. He looked at the lentil soup brought him by his hostess and sighed. He felt that if it had not been for that scoundrel of a Gustav Vilzhoven he might be sitting down, bathed and dressed, at the table of the Duke d'Irancoy.

Nevertheless Robert found no cause for complaint in his supper, for it can be said truthfully that for simple dishes the little wayside taverns in France take no odds from the big, pretentious hotels of Paris itself. Robert's soup may have been a bit watery, but it had the real flavor; his omelet was made of eggs gathered that day and cooked to perfection. Then came a surprise in the shape of a *brochet*, unlawfully taken from the river by means of a net, but none the less delicious. Cold ham and a chicken followed the fried potatoes, a course apart. After that an excellent Brie cheese, creamy and rich, and coffee. The hostess, seeing that she had to do with a young man who wisely considered that his first duty was to his stomach, irrespective of expense, went to the cellar and produced a liter bottle of the famous wine grown on the slopes of the Château des Berthereaux. She warned Robert that this especial vintage would cost him three francs, but the young man was not in a mood to haggle. Also he perceived, after the first taste, that the same wine in Paris would have cost at least ten francs, or two dollars, which is more than anybody should ever pay for a bottle of wine. Consequently he drained the musty, cobwebbed bottle, and after the coffee and cognac that followed felt himself quite fit for battle.

Robert's ideas had by this time framed themselves. He decided to go straight to the château, ask for Gustav, take him apart and say: "Here, I'm on to you. Give me the tiara, and the matter will remain a secret between us. As a friend I don't want to get you into any trouble. I will say that I followed one of the brigands, saw him hide the tiara in the grotto and go away, and that afterward I went there and found it."

This plan seemed to him so simple in its practicability that he lingered over his supper, and if the hostess had felt any suspicions concerning him they were soon stilled on witnessing the young man's appreciation of her kitchen. Robert, knowing the dinner at the Vilzhovens' was a serious function, did not hurry his own meal, the more so as he took no pleasure in the prospect of what was immediately to follow it. All suspicion of Baron Vilzhoven's possibly being involved in the crime had vanished on more mature reflection, but in spite of that it was going to be a very disagreeable business to go to the château and charge Gustav with the crime, and Robert was in no hurry to begin it.

When finally he paid his bill and went out it was about half past nine. He had quite forgotten the discomfort of wet legs and feet, and inhaled the mild night air with a certain sense of pleasure. After all, he thought, he was in a fair way of getting well out of the affair, and if Gustav were to confess that he had planned the robbery as the result of some scrape that had made it necessary for him to raise a considerable sum of money, Robert felt that he could find it in his heart to help him out, even though at the moment he was none too opulent himself. First, however, he would treat the young man to a certain short discourse on the error of his methods.

However, as he neared the château and the drab wall rose glimmering in the dim light of a late moon, Robert began to lose

Velvet
THE SMOOTHEST TOBACCO

"Contentment,"- that great, splendid state of the mind, is associated with the pipe that smokes "Velvet"!

Liggett & Myers Tobacco Co.

10¢ TINS
Handy 5¢ bags-or one pound glass humidor jars.

YOUR home, no matter how simple and inexpensive, should have a modern and sanitary bathroom. No other room is so important a factor in daily health, and the greatest care should be exercised in selecting the equipment for it.

"Standard" GUARANTEED PLUMBING FIXTURES

are an assurance of constant satisfaction. Moderate in cost, beautiful in appearance—they represent the finest sanitary ideals. The *guarantee* that is on each fixture is proof of quality—the millions of homes in which they are in use bear constant evidence of their superiority. No modern home where sanitation is the first consideration should fail to have them.

In our book, "Modern Bathrooms," we illustrate many model rooms fully equipped—with prices and floor plans. If there is no "Standard" show room near you—this book will help you greatly in selecting what you need to make your bathroom sanitary, modern and beautiful. It also shows the sort of kitchen and laundry equipment to buy—and in fact covers thoroughly and intimately the entire problem. Sent on receipt of 6c postage.

Standard Sanitary Mfg. Co. Dept. B Pittsburgh, Pa.

SHOWROOMS:

New York 35 West 31st St. Chicago 900 S. Michigan Ave. Philadelphia 1215 Walnut St. Toronto, Can. 59 Richmond St. E. Pittsburgh 106 Federal St. St. Louis 100 N. Fourth St. Cincinnati 633 Walnut St. Nashville 310 Tenth Ave., S. New Orleans Baronne and St. Joseph Sts. Boston John Hancock Bldg. Louisville 319 to 33 W. Main St. Cleveland 648 Huron Road, S. E. Hamilton, Can. 30-34 Jackson St. W. Houston, Tex. Preston and Smith Sts. Washington, D. C. Southern Bldg. Toledo 311 to 315 Erie Street Fort Worth, Tex. Front and Jones Sts.

PARIS GARTERS
No metal can touch you

It's a little thing—tidy ankles—but my! how it counts.

PARIS GARTERS

25¢ - 50¢

A. Stein & Co., Makers
Chicago and New York

Triangle 5-PLY Collars Preferred

I prefer
Triangle
5-PLY Collars

BECAUSE they possess tailored style that does not launder out. They not only look well when you buy them, but hold their style and fit perfectly after repeated washings.

Ask for the Denton and prove it
2 for 25c at your dealer or from us.

Van Zandt, Jacobs & Co. Troy, N. Y.

The Collars of Quality

a good deal of his assurance. What if, after all, the whole Vilzhoven family, servants and all, were the part of a criminal organization and the château a sort of robber stronghold, such as existed in medieval times and might still persist? The place, as seen in the light of a gibbous moon, certainly looked the part, and it occurred to Robert that he was very much alone. But his stubborn spirit prevailed, and quaking inwardly he walked up to the gate and rang the big bell. As before there came the clamor of dogs, but this time from the distance, and Robert decided that the animals must be in kennels by the farm.

A door was opened in a lodge close to the gates and Robert heard shuffling steps approaching. Then a grille in the gate was slid back and the voice of an old man asked querulously:

"Who is there?"

"I should like to see Mr. Gustav," said Robert. "I am a friend of his, an artist, and as I am stopping in the neighborhood I thought that I would look him up."

The gatekeeper, observing Robert's entirely respectable appearance, opened the small iron door.

"But Monsieur Gustav is not here, monsieur," he answered. "There are only monsieur le baron, mademoiselle and some guests."

Robert felt a chill strike through him. Having with his own eyes seen Gustav ring and enter, to be told that he was not there seemed to hold but one interpretation. There was something wickedly wrong with the place and its inmates.

"If monsieur would take the trouble to enter," said the old man, "monsieur le baron would no doubt be glad to welcome a friend of Monsieur Gustav."

"Thank you," said Robert, "but since Monsieur Gustav is not here I will not disturb anybody. I had understood that Monsieur Gustav was at the château."

"He is expected down to assist at the wedding of Mademoiselle d'Irancoy," said the gatekeeper, "but he has not yet arrived."

"Thank you," said Robert. "In that case I will wish you good night."

The old man replied respectfully, then closed the door and shuffled back to the lodge. Robert stood for a moment in doubt and uncertainty. It seemed to him that his worst suspicions must be correct, for otherwise why should he have been told that Gustav was not there? His best course, he thought, would be to walk to Vermenton, a distance of some eight or ten kilometers, and invoke the help of the police.

Yet for some reason he hated to leave the place. He reflected that there was probably nobody able to identify either the bandits or their car, and this idea suggested to his mind that it would not be difficult to climb the wall, quietly approach the house and take a look through one of the windows. The idea of prowling about those dark, forbidding premises was rather terrifying, but the stake was a big one and he decided to run the risk. Walking a little distance from the gate, he gripped the top of the wall, clambered over and set out across the wooded park in the direction of the house. Nothing occurred to alarm him, but on approaching a lighted window at one end of the château he discovered that the first floor was considerably higher than the ground and that he would need a ladder to look in.

Apparently the dogs were all shut up, for Robert made the complete circle of the house without seeing or hearing a living thing. Then a light in a building near by, which appeared to be a stable or garage, attracted his attention and he stole cautiously over to reconnoiter. As he had thought, the place had apparently once been a stable. Drawing near he saw that the doors were closed, while a vivid light was pouring out of a window partly screened by foliage. Robert went to the window and looked in. Two big searchlights were blazing against the whitewashed wall and by their glare he saw two long, powerful cars. A man in the costume of a chauffeur appeared to be testing his lights. As Robert watched the chauffeur extinguished them, and there remained but the uncertain illumination of a stable lantern.

The remaining light was quite enough, however, to show what was going on. The chauffeur was changing the number of the car with what looked to be quick-drying enamel paint. This he did quickly and dexterously, as with a skill acquired from habit; and the work accomplished, he proceeded to look over the motor. Robert watched him, fascinated, carefully studying the sharp, ferretlike features and fixing them in his mind.

"They must be going off on another raid tonight," thought Robert, "as otherwise he would wait for daylight to work about the car. If only I had been able to get the police I might have prevented a crime."

The chauffeur finished his work, went to the door, opened it softly and looked toward the house. As Robert was at a window at the side of the building he was in no danger of being discovered, especially as the foliage was thick, being of holly and box. The chauffeur stood for a moment in the half-open door, then started to walk toward the house, which was distant about two hundred yards.

Robert had a sudden inspiration. It occurred to him that he might not only prevent the proposed crime, but delay the departure of the bandits until he could manage to communicate with the police. He waited until the sound of the chauffeur's steps had died away; then he slipped round the corner of the building and into the garage. The lantern was on the floor and near it a watering-pot half full of water. Stepping to the side of the car, Robert quickly located the fuel tank, unscrewed the cap, and picking up the watering-pot, from the spout of which the sprinkler had been removed, sloshed into the tank about half a gallon of water. Then going to the other car he served that in the same fashion. For the moment he was tempted to lift the caps of the carbureters and take out the floats, but he felt that to do this would be to invite immediate suspicion, as, after examining the electricity and the spark plugs, the chauffeur would next turn his attention to the carbureter. Water in the fuel, on the contrary, would be the last thing that the man would be apt to suspect, especially as he had just filled the tank from sealed five-liter tins.

Having spiked the guns of the enemy, so to speak, Robert was tempted to start at once for Vermenton in search of the gendarmes. This he might have done, had it not been that on slipping out of the garage he saw, leaning against the wall, a ladder, broad across the base and narrow at the top, of the sort used for pruning trees. It was about twelve feet in length, and it struck Robert that it was just the thing to enable him to look in at the brightly lighted room at the far end of the house and get a view that might prove exceedingly valuable. Shouldering the ladder, therefore, he made a detour under the trees, and quietly approaching one of the lighted windows fixed the ladder firmly against the mass of ivy that partly covered it, then climbed up and peered through the leaves. As he was doing so a clock in the village struck eleven.

Robert looked into a handsome, well-lighted room in which were six people. He recognized the baron, Basia, Virginia and a man whom he had frequently seen at the clubs and restaurants but whose personality was unknown to him. His first glance at Fulton and Mills showed him that they were young Americans or Englishmen, probably the former, who certainly had not the air of bandits. Of Gustav he could discover no sign, nor could he distinguish a word of what was being said.

It was evident, however, that the party was on the point of retiring. Even as he watched, the two girls and the two young Americans said good night and left the room, the baron and the other man remaining. Scarcely had the others gone when the stranger walked to the door, closed it, then turned to the baron, who appeared to be regarding him in surprise.

It was evident enough to Robert that the younger man was in a state of considerable nervous agitation. He began to talk quietly at first but with increasing vehemence, which seemed to be aggravated by the expression of stony displeasure on the face of the baron and his occasional negative shakes of the head. Presently Vilzhoven began to talk in short jerky utterance and with a frown that drew the bushy eyebrows in a forbidding line. It was evident enough that the younger man was urging some demand which the elder not only refused to grant but which he would not even discuss. Also the baron was getting angry, for presently he rose to his feet and began to stride up and down, pausing occasionally in front of the other to emphasize some remark with a shake of his thick forefinger. Apparently his words began to have their effect, for the younger man took his seat sulkily and remained silent, twisting the tip of his waxed mustache.

Try These Quality
Chocolates

REX
King of Bitter Sweets.
35c—60c and $1.00

Milady
of Quality
CHOCOLATES.
50c—85c $1.00 and $2.00

Titania
QUEEN OF MILK
CHOCOLATES.
35c—60c

Ask Your Dealer About the Quality and Goodness of these Distinctive, Delicate and Dainty
CHOCOLATES
Mailed direct on receipt of price, if your dealer cannot supply you
American Candy Company, Milwaukee, Wis.

Special Price
A Big Saving

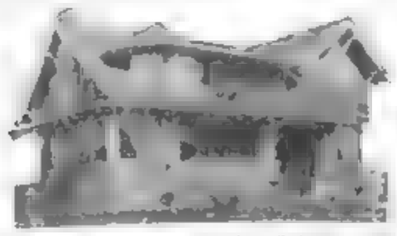
Saves your money, saves your fuel and your work. I am making a special 1913 Factory price on 10,000

Rapid
Fireless Cookers

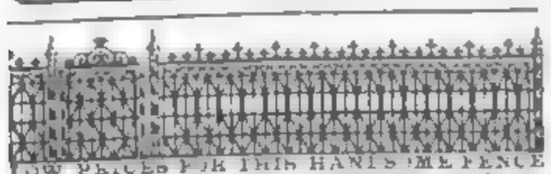
3 roasting and baking compartments. Cooks whole meal on one burner. Cooks 6 hours after fire is out. Keeps food hot 24 hours. Cooks fruit, vegetables, meats, soups, stews, etc., perfectly. Saves fuel, time and labor. Write today for FREE BOOK and FREE RECIPE BOOK. Tells how to cook delicious meals at small cost. Shows many styles of Rapid Fireless Cookers. Prices, terms, etc. Sent free. Write today.

30 Days Free Trial
Sold Only Direct from Factory
Get my special factory price
WM. CAMPBELL CO., Dept. A 14, DETROIT MICH

A Beautiful California Home



50c
Stamps or money order will bring you "Practical Bungalows."
$5,750 and over
SPECIAL—For 40c extra we will send you "Progressive Bungalows," containing 85 homes of from $5,000 to $15,000.
Blue print plans of any home for only $5
LOS ANGELES INVESTMENT COMPANY
Builders of over 2200 homes.
760 South Broadway, Los Angeles, California



LOW PRICES FOR THIS HANDSOME FENCE
WARD FENCE CO., 103 Main St. DECATUR, IND.

The interview soon came to an end. The baron glanced at the clock and yawned, with some remark apparently on the lateness of the hour. The other rose to his feet, and with a slight and rather sullen salutation left the room. The baron waited for a moment, as if in thought, then followed his guest, whereupon an elderly manservant came in to put out the lights.

Robert crawled down his ladder greatly perplexed. He had expected to look in upon a far different gathering and one that would have included Gustav. Yet his suspicions were by no means allayed, and he was inclined to regard the pantomime he had witnessed as an effort on the part of the dark young man to urge another act of brigandage which the baron had emphatically opposed. He decided that his best course of action would be to return at once to Vermenton and lay the whole matter before the police, and he was about to put this idea into immediate execution when a light flashed out from a window directly over his head.

Robert looked up. The blinds of the window were open and the window itself slightly ajar. As Robert stood looking and listening, he heard the low tones of a man's voice talking rapidly.

"I might as well learn all that I can," thought Robert. The window was too high for his eyes to reach the sill, even when on the top of the ladder, but a big horse-chestnut tree grew almost against the wall, and Robert observed that from a crotch of this he would be able to look directly into the room. Leaning his ladder against the tree he mounted quietly, and raising himself to a higher fork turned to the window. The tableau that met his eyes was so startling that he was within an ace of falling out of the tree.

Standing by the bedroom door, which was about two inches ajar, and in such a manner that she was completely screened from the person outside by the door itself, was Miss Virginia Lowndes. She was apparently talking to somebody through the narrow opening, or rather she was listening. But Robert's eyes did not dwell upon the inmate of the room, for there on the dressing table, not more than six feet beyond the reach of his hand, was a morocco leather box about a foot square. The lid of the box was thrown back, and as the light from the dressing lamp fell upon its contents, Robert's eyes were fairly hypnotized by the pale-blue flashes from the many facets of the marvelous Sultana.

As he continued to stare he became convinced that he had to do with a household of thieves. Though he did not believe that the two American-looking guests whom he had seen in the salon below had anything to do with the ugly business afoot, he felt sure that the family itself was implicated, and that the first suspicion of his presence would be followed by his immediate and effective suppression. No doubt the guests had not the slightest knowledge of the criminality of their host, to whom they might have served in the rôle of an unconscious blind.

Robert could not have told for just how long a time he clung to his branch staring at the Sultana. All the while he was conscious of the impassioned male voice from the other side of the bedroom door, which vibrated resonantly though the words were inaudible. His suspense was presently curtailed by Miss Lowndes, who closed the door softly and turning toward the window pulled down the blinds. The next instant he found himself in darkness.

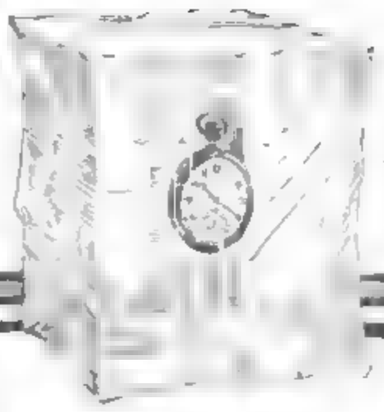
"*Mon Dieu!*" breathed Robert; "that settles it. I must get the police with no further loss of time."

He scraped and scrambled down until his feet found the top rung of the ladder; then crawling down he stood for a moment at the foot of the tree, listening. There came a noise from the front of the house, as of a door or window being closed, so he decided to pass round by the terrace and slip out by way of the farm buildings. Tiptoeing along the pebbly path he reached the corner of the house, keeping close to the wall.

When he reached the corner of the building he slipped round like a cat—and the next instant a black, burly shape sprang upon him from the shadow. The cry that rose in Robert's throat was strangled by the grip of two vise-like hands that closed upon his windpipe with the force of a bear-trap. He felt himself overborne by a weight hurled against his chest; then down he went, choking for the breath he could not gain.

(TO BE CONTINUED)

Frozen in Solid Ice



Keeps Perfect Time

The "Why" of It

Freezing a South Bend Watch in solid ice is your guarantee that it is perfectly made.

It is the supreme test of a watch.

Every adjusted South Bend Watch must run alternately in an electric furnace and in an ice box with barely a second's variation before it is ready for you.

"The South Bend" Watch

It must run 700 hours continuously and accurately under every conceivable condition.

It must pass 411 separate and distinct inspections—

And not until the 411th O. K. is stamped upon the tag will we permit a South Bend to leave our factory.

And then to further insure your entire satisfaction we give you a written guarantee with every watch. The South Bend Watch is sold through retail jewelers only.

These jewelers are expert watchmakers and will adjust a South Bend Watch to your personal habits free of charge. When you buy your watch ask to see a Double-Roller South Bend Watch.

It is as much better than a single-roller watch as a four-cylinder automobile is better than a one-cylinder.

If you will drop us a card we will gladly give you some valuable information concerning the Double-Roller South Bend Watch.

SOUTH BEND WATCH CO., 2 State Street, South Bend, Ind.

The safest, smoothest, surest way of
GOOD TEETHKEEPING

Visit your dentist at least twice a year.
Avoid all uncertainty and experiment by *thorough night and morning use of*

Dr. Lyon's
PERFECT
Tooth Powder

prepared for nearly 50 years by a Doctor of Dental Surgery, and bearing the stamp of purity and excellence.

Dr. Lyon's produces no chemical action—preserves the teeth and makes them clean and beautiful, by effective polishing without injury. It contains no glycerine, saccharine, dextrose or harmful chemical. No grit.

In addition to its half century of progressive success and recognition, it measures up both in letter and spirit to the strictest standards of purity and scientific efficiency that rule today.

Above all, teach your children to use it regularly for the safe-guarding of their teeth and health.

What Dr. Lyon's does not do only your dentist is competent to do.

Sold Everywhere

Barrett Specification Roofs

A Question and an Answer

"Barrett Manufacturing Co. Jersey City, Feb. 27, 1913

'I have at last become tired of painting and repairing the tin roof on the apartment which I own, and have decided to put on the cheapest thing the best roof that can be had, so for this reason I ask you to kindly send to me a specification that will be sure to fill my needs. I do not wish to remove the tin if this is practicable.

'How can I be sure of securing 'Barrett' goods. (Signed) John Armstrong."

"Thousands of owners have reached the same conclusions you have, namely, that all roofings that need periodical painting, like tin and most ready roofings, are unduly expensive to maintain. The way to avoid this is to supply a copy of the Barrett Specification to your roofing contractor and secure prices on that basis.

The Barrett Specification is simply a formula requiring certain grades and quantities of materials and specifying how the roof shall be laid. The Specification further states how the roof may be inspected to ascertain whether you have secured the required five plies of felt with continuous intervening layers of pitch.

If you order a Barrett Specification Roof and insist that the Specification be followed *absolutely*, you are certain of what you are getting. Your Barrett Specification Roof will never need painting and should give good service for twenty years or more without leaks and without a cent of maintenance expense."

Copy of the Barrett Specification with tracing ready for incorporation in your building plans sent free on request. Address nearest office.

Special Note

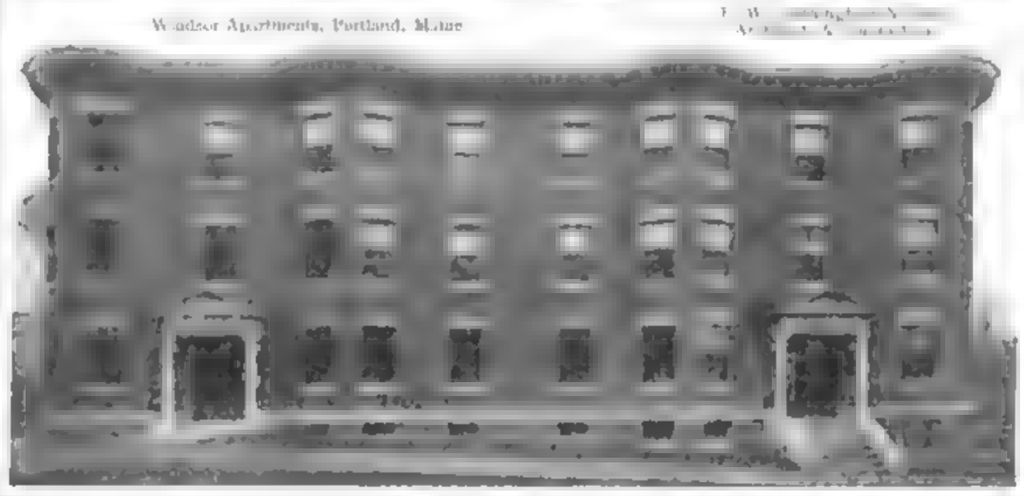
We advise incorporating in plans the full wording of The Barrett Specification, in order to avoid any misunderstanding.

If any abbreviated form is desired, however, the following is suggested.

ROOFING—Shall be a Barrett Specification Roof laid as directed in printed Specification, revised August 15, 1911, using the materials specified, and subject to the inspection requirement.

BARRETT MANUFACTURING COMPANY

New York Chicago Philadelphia Pittsburgh Kansas City Cleveland
Detroit Minneapolis Boston Seattle St. Louis New Orleans
THE PATTERSON-MCGUIRE CO., Limited, Montreal, Toronto, Winnipeg, Vancouver, St. John, N. B., Halifax, N. S.
Windsor Agents, Portland, Maine



PLAYING TO FAME

(Continued from Page 7)

men who perform on instruments other than violins are doing as well as can be expected, thank you!

The first hornplayer of the New York Philharmonic Orchestra receives the very snug salary of three thousand dollars a season, and he is not busy more than twenty-eight weeks in a year. He earns other money by teaching, as do perhaps two of his fellow artists in the brass section of the Philharmonic. They are well-paid orchestra men, certain of incomes from this management of from forty-five to eighty dollars a week.

A comparison of the earning powers of the woodwind and brass players and string players in any fine orchestra, man for man, shows up the financial advantage of the first two, because they are scarce. There is usually an exception in the cases of "first-desk" string musicians, who are higher paid than woodwind or brass instrumentalists—except the first horn, first oboe, first flute and so on. In the New York Symphony Orchestra the first flutist—the highest-salaried man in the organization—receives close to three thousand dollars a year; and payments are made to him on a weekly basis the year round, so that even when he is resting in summer he has a check of comfortable size in his Monday morning mail.

Cellists and double-bass players who have exceptional skill never lack good positions, provided they have had symphony or opera orchestra routine, which is imperative. In all towns and cities where forty or more serious instrumentalists live have orchestras that play the finest compositions, opportunity is seldom lacking for the inexperienced string, woodwind or brass instrument player to gather knowledge.

It is really an eloquent tribute to the progress of music to observe the accomplishments of many of these cooperatively run orchestras, which aim for splendid standards. In some places a former member of a permanent opera or symphony organization will act as conductor; but where such a person is not to be had another with talent is elected to the post. Several very creditable orchestras for which no special claims are made give two or three concerts in a year, bringing in from an outside city half a dozen experts who are members of one of the big symphonic bodies, to supply the stability and support needed under such circumstances.

The Highest-Paid Professionals

To state how much time is required to learn to play an orchestral instrument well enough to graduate into the highest classes is virtually impossible. Good oboe, horn and double-bass players are scarce—much more so than clarinetists or violinists. And when a man acquires such technical and tonal ability on a slide trombone—the most perfect instrument in the orchestra—his income rises to a very high mark.

As some persons accomplish in three or four years what it takes others twice that time to achieve, it can only be said that obtaining the equipment needed for orchestral playing depends on the person. Any one who can cover the ground in five or six years is doing well.

When it comes to efficient players of brass and woodwind instruments finding pupils there is another story to relate. The star first-players usually gobble up those few young men who wish to have lessons, which is not the case with violinists or cellists. Here the rank and file in any good orchestra find plenty of people to teach.

At the Metropolitan Opera House the orchestra salaries for one hundred and thirteen men, and a stage band of twenty-five, run over one hundred and sixty-eight thousand dollars a season, which is seventy-five thousand dollars more than the Philadelphia-Chicago Opera Company pays out for like service, and one hundred thousand dollars above the yearly figures of the Boston organization.

It is conservative to state that the fifteen symphony orchestras which are permanent or quasi-permanent societies, and the three opera-house orchestras, carry annual payrolls totaling more than one million dollars, which is only a fraction of what is made by other orchestra and band men throughout the length and breadth of the land. In point of fact, the large Musical Union of Greater New York carries a membership

My Private Havana

Here is a cigar

made expressly for me, with my own private monogram band. It is made from a rare and exquisite Havana which grows in the valleys of some mountainous districts of Cuba.

I own a cigar factory in Cuba. I call it the cigar smoke that I ever [illegible] I have employed for 40 years.

This cigar has become a hobby of mine. Lately I have given my entire time to getting men far and near to try it. As a result the circle of users has grown into thousands.

Now, in this way, I invite others to try it. But I seek only those who want something exceptional, not merely bargain hunters.

I will gladly supply those who seek a dainty Havana, with a rare, sweet, mild aroma. Those who crave coarse and strong cigars won't agree with me.

[illegible] cigars by Parcel Post [illegible] only $5 per hundred—$2.00 for fifty—and charges paid. [illegible] price is not far from my cost. The leaf is a grade which I never have found in ready-made cigar. It will appeal to most men as it does to me. [illegible] fortunate discovery.

Smoke 5 With Me

To make sure that your taste agrees with mine, let me send you five. Send me 10 cents to partly cover expenses and I will [illegible] If it does me, then order cigars as wanted. You may, if you wish, open a charge account.

Write now for the five cigars. (25)

J. ROGERS WARNER
709 Marine Bank Building, Buffalo, N. Y.

COLGATE'S
RAPID-SHAVE POWDER

A cool, comfortable shave—send 4 cents in stamps for a trial box (*this size*).

COLGATE & CO.
Dept. P
199 Fulton St., N. Y.

WHEN YOU
GO TO NEW YORK TRY THE
GRAND UNION HOTEL
JUST OPPOSITE THE
GRAND CENTRAL STATION
42ND ST. AND PARK AVE.
HANDY TO SHOPS & THEATERS
ROOMS $1.00 A DAY AND UPWARD
BAGGAGE TO AND FROM STATION FREE
MODERATELY PRICED RESTAURANTS

SLIDEWELL COLLARS

The style collars—with the little tie-and-time-and-temper-saving shield.

All Live Dealers

15c. 2 for 25c.

HALL, HARTWELL & CO.
TROY, N. Y.

Special!

Ad Men and Salesmen

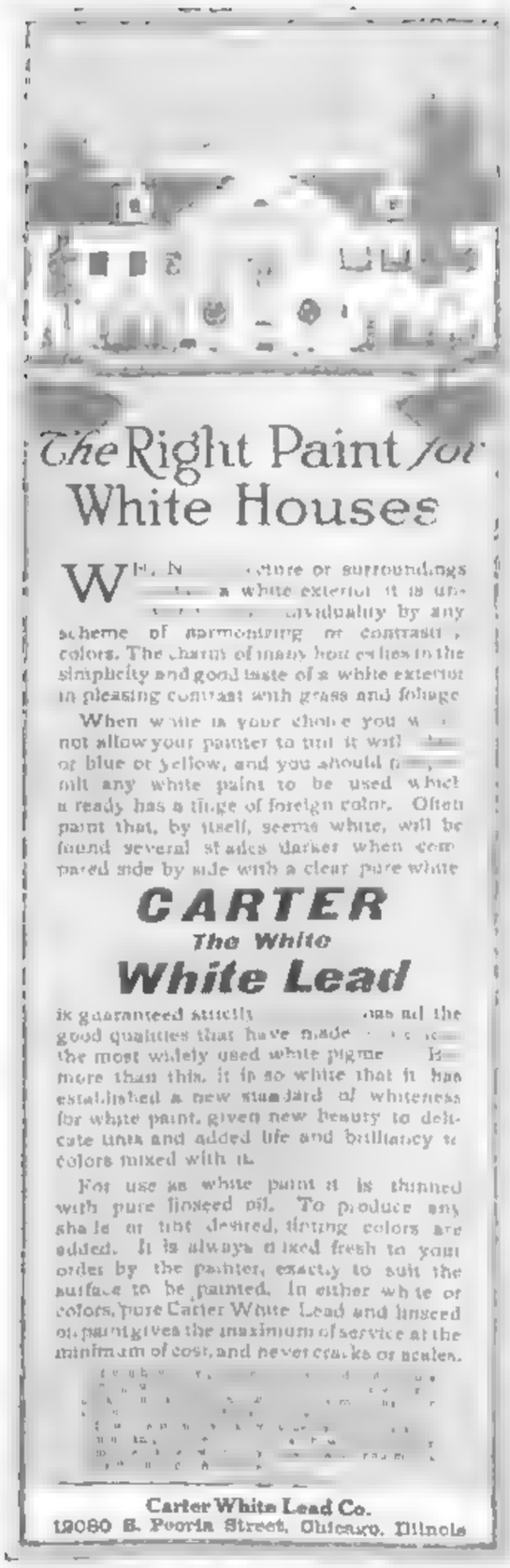
We will send you "Advertising & Selling" for one year, and Herbert N. Casson's book, "Ads & Sales," for only $3.00.

The Magazine. "Advertising & Selling" has a 22 year reputation as a practical help to Ad Men and Salesmen. Most of the topnotchers take it. It is the only magazine to which Mr. Casson is a regular contributor. $2.00 a year.

The Book. "Ads & Sales" contains the gist of Mr. Casson's great speeches during 1912. It shows how the principles of Efficiency can be applied to selling and advertising. It is a useful, powerful book; at all book stores, $2.00.

No live wire, who wants more voltage, will miss this special offer. $4 worth for $3.

Advertising & Selling
71 West 23d Street
New York



The Right Paint for White Houses

When [illegible] nature or surroundings [illegible] a white exterior it is unadvisable [illegible] individuality by any scheme of harmonizing or contrasting colors. The charm of many homes lies in the simplicity and good taste of a white exterior in pleasing contrast with grass and foliage.

When white is your choice you will not allow your painter to thin it with blue or yellow, and you should insist any white paint to be used which is ready has a tinge of foreign color. Often paint that, by itself, seems white, will be found several shades darker when compared side by side with a clear pure white

CARTER
The White
White Lead

is guaranteed strictly [illegible] has all the good qualities that have made [illegible] the most widely used white pigment. [illegible] more than this, it in so white that it has established a new standard of whiteness for white paint, given new beauty to delicate tints and added life and brilliancy to colors mixed with it.

For use as white paint it is thinned with pure linseed oil. To produce any shade or tint desired, tinting colors are added. It is always mixed fresh to your orders by the painter, exactly to suit the surface to be painted. In either white or colors, pure Carter White Lead and linseed oil paint gives the maximum of service at the minimum of cost, and never cracks or scales.

[illegible]

Carter White Lead Co.
12080 S. Peoria Street, Chicago, Illinois

Cardinal Gibbons says:—

"I urge upon all Catholics the use of the Manual of Prayers."

A Beautiful Easter Gift for a Catholic Friend or Employee is

MURPHY'S MANUAL OF PRAYERS

In best Morocco binding, gold edges, with a rolled gold chain Rosary (your choice of Amethyst, Garnet, Topaz, Carnelian, Crystal, Sapphire, Emerald, Turquoise, Opal, Jet or Pearl stones). Value $3.50—Both for $3.00.

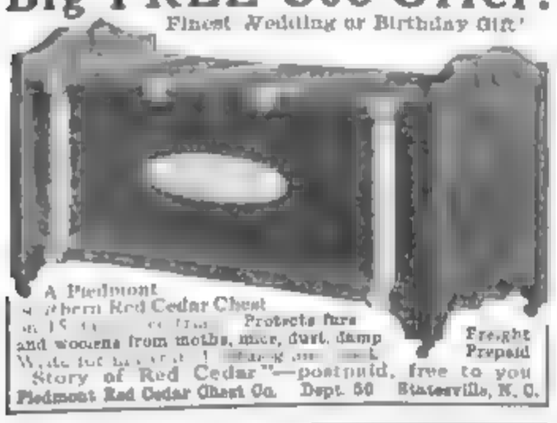
WE GIVE a rolled gold Scapular Medal with each order for the Manual. Name in gold letters on book 25c extra.

For Weddings: Manual in white leather $5.00; silk lined $6.00

JOHN MURPHY CO. Baltimore, Md.

Big FREE Use Offer!

Finest Wedding or Birthday Gift



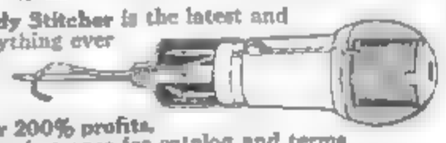
A Piedmont [illegible] Cedar Chest [illegible] Protects furs and woolens from moths, mice, dust, damp [illegible] Freight Prepaid

Write for booklet "[illegible] Story of Red Cedar"—postpaid, free to you

Piedmont Red Cedar Chest Co. Dept. 50 Statesville, N. C.

FOR SEWING LEATHER

The Speedy Stitcher is the latest and best of anything ever offered for $1.00.



Agents make over 200% profits.

Send at once for catalog and terms

Automatic Awl Co., 77 Gardner Terrace, Worcester, Mass.

of four thousand; but six thousand non-union players manage to secure moderate and fine livings through their labors in hotel orchestras that are legion in the first city of the land. To give an idea of the magnitude of some of these, it should be known that one New York hostelry pays fifty thousand dollars a year for its orchestra. In a hundred other cities, and many places not large enough to be so listed, thousands of musicians—union and non-union—are making fair money by following paths of the same sort.

Chamber-music organizations of the string quartet, trio and duo varieties provide a little money for a very few superior violinists, pianists, viola players and cellists; while a recently formed woodwind ensemble, consisting of eight members of the New York Symphony Orchestra, is now introducing a form of music new in this country, which has caught the fancy of nearly a thousand music lovers in Manhattan.

The string quartet and trio give the women the chance denied them in practically all fine orchestras; though there are places where the fair sex may be seen in the theater or in hotel musical organizations. Here feminine talent has demonstrated its usefulness; and it will not be many years before several hundred women will receive several hundred dollars a year each from a source at the present none too profitable.

Though now and then a young woman is discovered blowing away at a brass or woodwind instrument, there is no widely known case on record where one has gained established success at it. The demands on the lungs are too violent for these persons; and if the exception is occasionally encountered it is pretty sure to be some amateur or a would-be professional barking up the wrong musical tree.

Outside the violin and piano, the only accepted solo instruments utilized in concerts are the cello and the harp. The former has the advantage; yet there are scarcely half a dozen celebrated cello soloists in the world, so far as wide public achievement is concerned. Pablo Cassels, the Belgian virtuoso, failed financially during his first and only American tour; and of the two or three who have done moderately well Jean Gerardy is the most gifted—but he has not visited the United States for years.

The Art of Composition

Teaching returns for proficient and intelligent performers upon those instruments which are in common use in orchestras and bands are fairly satisfactory to quite a number, though none who do not reside in the prominent music centers derive much from such work. The lesson fees depend wholly upon the status of the instructor. If he is a star, then he can command two to four dollars an hour; but if he is not his wage will be anything he is able to induce the pupil to pay.

One professional musical possibility that has attracted thousands of women as well as men in the past ten years is composing. This department of the professional musical industry, like the sprouting youth, has fairly outgrown its clothes, and is now plunging along, annexing adherents at a rate that bids fair to show astonishing records in the coming decade.

As there is no factor here that interferes with the opportunity of the weaker sex, their representation is sufficiently large to attract more than casual notice. With their fine sensibilities and imagination, women have achieved admirable things in creative music of smaller scope, such as songs and compositions for the piano. A few have attempted orchestral compositions, though not with remarkable triumphs.

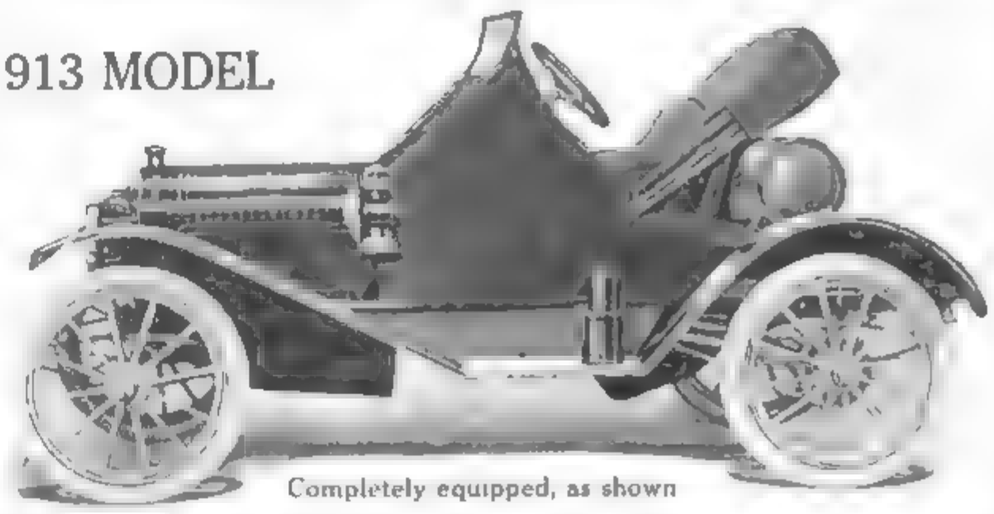
Still the young man or woman who is at all musical—and especially the one who entertains visions of some day being in the profession—usually yearns at some time or other to write a song or piano piece. The germ rises oftenest after a concert has been patronized.

Jimmy Halliday, whose cleverness as a pianist prompts him to improvisations, begins by thumping out a melody on his mother's upright piano and fussing over a bass part that will sound pleasing to his friends. He does not know that real composers do their work away from an instrument, but he has some enjoyment out of his work and very often produces a "piece" that is agreeable to those not strictly musicians.

If Jimmy is halfway serious he takes lessons in harmony, and possibly counterpoint and composition, that give him the

"Wonders Never Cease"

1913 MODEL



Completely equipped, as shown

METZ "SPECIAL"

$445

They have said all along that it couldn't be done; but *here it is*—a thoroughly practical Roadster car, at a price that *brings it right home* to the average man of ordinary means.

You have been waiting for your car until the automobile emerged from the luxury class and took its place among the economical conveniences.

Here is your opportunity.

In placing on the market the METZ "SPECIAL" at the [illegible] low price of $445.00 we wish particularly to emphasize the fact that this innovation has been brought about solely by [illegible] and economical manufacturing, in conjunction with what is probably the lowest possible percentage of overhead cost.

The METZ "SPECIAL" is a completely equipped, fully guaranteed car. 22½ horse power, four-cylinder water-cooled motor, high tension ignition system, with Bosch magneto. Standard artillery wheels, best quality clincher tires, extension top, wind shield, five lamps, gas generator, horn, pump, tools, etc. Will travel 5 to 50 miles per hour, climbs hills as fast as any regular stock car made, and is the *most economical car* on the market to operate.

Our $495 model provides for a rumble seat, has a larger body, and other features that make it as remarkable an automobile opportunity as the $445.

Write for Illustrated Catalog, Book E.

DEALERS—This is the biggest proposition that has yet been presented to you. Send for particulars.

METZ COMPANY—WALTHAM, MASS.

AIMS EASY AS POINTING YOUR FINGER

10 Shots Quick

You Can't Lock Them Out— Burglars!

IT'S their business—their art—to pick locks, to avoid burglar alarms, to *get in* when they make up their minds to get in.

Every lock maker knows this. Every policeman and detective knows it. *You* will know it only too well the night you wake with a start and have to face them.

Get ready for that night. For you can *out-arm* any burglar. You can protect your home and family with an unfailing defender—the ten-shot Savage Automatic.

Its quick, sure, instinctive aiming will never fail you—even in the dark. Its ten quick shots—one to each trigger pull—give you a real arsenal of defense. Its very possession in the home gives you a confidence that no other arm ever gave you.

'Phone your dealer to send you a ten-shot Savage Automatic to-day—before nightfall.

Burglar book, advice by eminent detective and police authorities, sent you for 6 cents in stamps.

FAMOUS SAVAGE RIFLES

Our handsome free rifle catalogue shows and describes the latest Savage rifles, including new 10-shot repeater; 22 cal. 20 in. barrel; military bolt action; weight 4 lbs. Price $6.50.

SAVAGE ARMS COMPANY, 72 SAVAGE AVENUE, UTICA, N. Y.

THE NEW SAVAGE AUTOMATIC

"61" FLOOR VARNISH
"Mamma's gone away—and I don't care!"
Neither does Mamma—*this* floor is finished with "61" Floor Varnish. It is water-proof, heel-proof and mar-proof. Why not yours too?
"61" Floor Varnish gives a tough, durable finish
repeated rubbing and requires almost no care at all.
Send for Free Floor Booklet and Sample Panel
finished with "61" and test it yourself. Hit it with a hammer—you may dent the wood, but the varnish will not crack. Another booklet, *Decorative Interior Hanging* will interest you. Sent free upon request.
The delightful simplicity of your woodwork and furniture made white with Vitralite, *The Long-Life White Enamel*, will gratify your sense of true "homeyness" at small cost. Vitralite will not crack or chip.
Vitralite Booklet and Sample Panel
showing its porcelain-like gloss, sent free. It is easy to apply and does not show brush marks or turn yellow, whether used inside or outside, on wood, metal or plaster. Absolutely waterproof
Pratt & Lambert Varnish Products are used by painters, specified by architects, sold by paint and hardware dealers everywhere. Address all inquiries to Pratt & Lambert-Inc., 83 Tonawanda Street, Buffalo, N. Y. In Canada, 25 Courtwright Street, Bridgeburg, Ontario.
Vitralite
THE LONG LIFE WHITE ENAMEL

cleans and polishes brass, copper, nickel, tinware, aluminum, etc. A soft, smooth cloth of almost imperishable quality.

SILCO—The only polish that absorbs the dirt and cleans furniture, pianos, automobiles, carriages, store fixtures, windows and mirrors. Does not scratch, and leaves no lint. Can be washed out and used over and over again.

SPECIAL OFFER One WONDERCLOTH and one SILCO polishing cloth, regular price 50 cents, prepaid for only 25 cents. Money returned if not as represented.

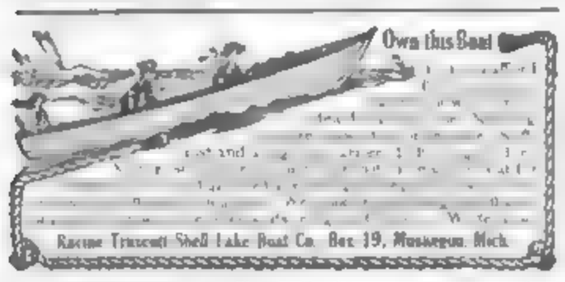
Agents—Men and Women—Wanted in every city and county. Enormous profits.

For free samples, new selling plan and full instructions address Dept. 12.

BETHLEHEM UTILITIES CO., 65 PINE ST., NEW YORK

FRESH AIR in Dairy Barns Boosts Profits!

Send for free book about King Aerator. Tells how it draws out foul, impure, moisture-laden air . . . helps to keep pure air in . . . The KING AERATOR . . . GALVANIZED STEEL CUPOLA CO. 1787 Vine St., Owatonna, Minn.



THE BEST OF PLIERS FOR THE BEST OF PEOPLE

Utica Pliers are the highest standard of quality that can be produced by human agencies. You'll find them for sale by the Best of Dealers

U TI CA

The Utica Drop Forge & Tool Co., Utica, N. Y.

VACUUM SWEEPER AGENTS

to cover exclusive territory. New, three bellows, wooden case, one-person, with or without brush attachment. Write quick, particulars.

JUDSON C. BURNS SALES COMPANY, PHILADELPHIA, PA.

AGENTS—SILK HOSIERY

A pair of Silk Hose Free to active Agents. Representatives wanted in every town. Beautiful line of Cotton, Lisle and Silk for Men, Women and Children. Splendid sellers. Large profits. Write to-day

TRIPLEWEAR MILLS, Dept N., 113 S. 13th St., PHILA., PA.

200 Strawberry Plants for $1.00 for reason that my plants . . . I will send you 100 plants 25 . . . Early Jack, Heavy Late . . . Orange Red . . . Mammoth Ozark Beauty . . . Wonderful . . . for $1.00 . . . I will also send with your order . . . of Asters . . . Every . . . and field grown . . . Plants are guaranteed satisfactory, the book alone will be worth many dollars to you. Write today.

W. F. ALLEN 71 Market Street, Salisbury, Md.

equipment essential for writing music in a way that will pass critical examination. Earning a living, however, through the medium of his composing gifts and education is not for Jimmy—or Edna either. Not two per cent of the people of this country who try to write halfway serious music make enough to pay for their clothes.

In a recent talk that was practically a confession, a leading music publisher told me there are not twenty American composers of good music whose yearly incomes reach three thousand dollars each. There is a tremendous demand for fine songs and piano compositions that, though not technically difficult, possess a melodic charm and substance fitting them for popular consumption. As a matter of fact, few living composers in any country are apparently able to provide material that will bring them huge financial rewards.

We want good new music that is not too classical—and much of it; but that seems to be as far as we are able to go. The publishers retain experts to pass on manuscripts that pour in with every mail like the water over a millwheel; and, though they seek for a possible stray effort that will pay when published, they find only occasional songs or selections worth while.

These publishers make it a business to get out a certain amount of serious music of all kinds, especially small compositions for an orchestra, string quartets, and so on, the cost of which is generally charged up to advertising; but, far from showing a profit, it is often a dead monetary loss. The composer acquires a certain reputation by having his creation published, and the publishers maintain their position as a progressive music firm—but that is all. When the exceptional composition does materialize every one concerned literally throws a fit!

Because of the requirements of a quantity of church music—including works for the organ, anthems and solo offertories—there is an abundance of such new compositions dropping constantly from the presses. Some of them are rather commonplace, though nearly always there is present commendable workmanship. Your serious composer—who takes himself as seriously as his music—is generally so sensitive as to be touchy. He cannot always see the viewpoint of a publisher—or will not. Still he keeps sending in manuscripts.

Grand Opera and Ragtime

American composers deserve substantial encouragement, and to some extent it is being accorded. In the last three years we have had four new grand operas produced under the finest conditions possible, but unfortunately none of these efforts resulted in satisfying outcomes.

However, as it requires many years to develop great composers, the United States should not be expected immediately to produce as many creative musicians of rank as do other countries that possess the advantages which come through heredity and a century or so of great achievement.

Any question as to the number of America's composers who aim for big stakes can be speedily answered by stating that twenty-two scores were submitted for examination to the Metropolitan opera jury, really an astonishing number considering that some of the best-known writers did not enter. Perhaps they did not wish to risk defeat, though the competition preserved strict secrecy as to all contestants except the winners.

Popular music is another matter.

Any one who is able to whistle an original tune, or one not original but seemingly so, can pay some one to write it down and construct an accompaniment for it. Purchasing the words for a tune—if it chances to be a song—is also readily possible, though the proper way to compose such a work is to set the music to the text. But this is popular music—and anything goes, so long as it "gets the money."

That scores of Americans are getting it is shown by their incomes—ranging from fifteen thousand to the fifty thousand dollars commonly said to be what the most popularly successful writer of ragtime and other catchy music receives. Men who derive seventy-five hundred to ten thousand dollars a year from their compositions of musical twaddle are to be found without trouble; while the five-thousand-dollar-a-year composers are quite numerous.

To produce work of this character need not be the highest ambition, but there is a chance to utilize it as a means to an end—a source of income that will pay expenses while the real, big work is being done.

As composers should have as complete a set of technical tools as can be bought, the teachers of musical theory in its various branches are in considerable demand. Within a decade that demand will have jumped to several times its present volume, for the desire to create music is spreading throughout the United States.

Harmony, counterpoint, thorough-bass, fugue and composition are interesting studies. They call for intelligence and application and several years of time; but once at the command of those who would compose they serve with a certainty that invites respect.

What Europe Has to Offer

It may be that the person ambitious for glories in the field of musical composition has a genuine gift for creating melody—a gift all too rare now or at any day. If he has no well-organized ability to compose, with a knowledge of how to develop melodies, how to write counter-melodies, or to score a work the writer cannot go far.

The same is true in constructing a song, a piano piece of simple form, a string quartet, or anything else. The composer's technic is at once apparent to the skilled listener; and woe betide those who show lack of such proficiency in new compositions heard in public for the first time.

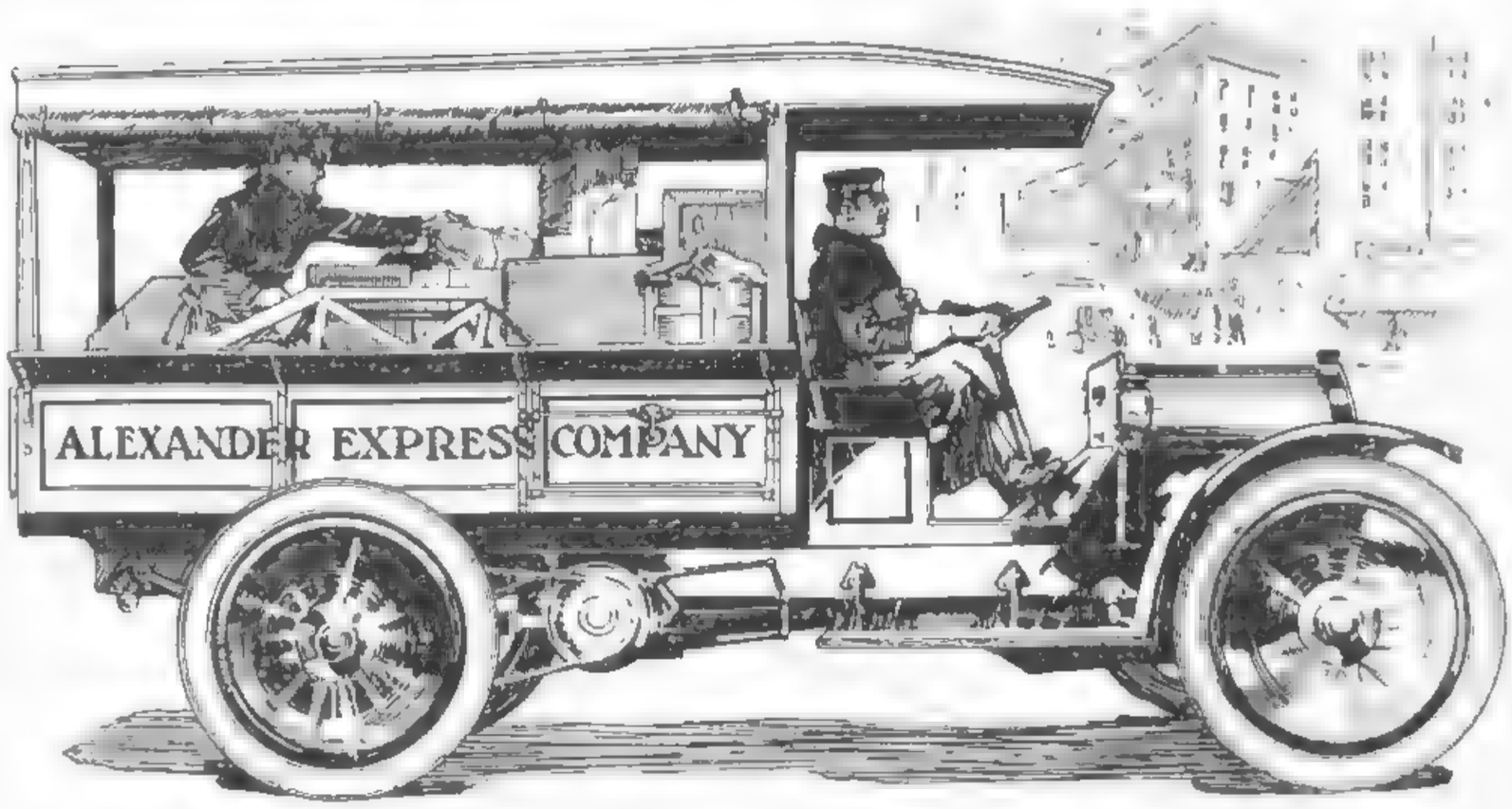
Instructors of musical theory inhabit the large cities, for if they went to smaller spots—unless they "doubled" by teaching some instrument or singing—they would surely starve if dependent upon earnings from music-theory teaching.

Those musicians who impart the essentials of musicianship that all vocalists and instrumentalists should have in some degree prepare talented composers for journeys to Europe, where all Americans go when they can sooner or later.

Study on the other side of the ocean is a splendid course, so long as it is approached rationally. The pianist should go there for one or more years of work, and so should the violinist. A European residence imparts musical breadth, provided a competent instructor is patronized, which is more readily possible if the student goes abroad after he is musically competent and experienced enough to form opinions. For the Americans who would compose, certain men whose help they feel is needed are to be found in Europe. And so they should all hold fast to their desires to spend a year or two in Europe—or three—when such a step can properly be made.

As for the expenses, they depend upon the individual. For most forms of musical finishing, however, two thousand dollars a year is needed, even though some clever people have done it on less. Gifted musicians, with the right ideals, usually take up European courses, and they are always benefited if they apply themselves to their tasks and shun the temptations for relaxation that many in the American musical colonies abroad pursue.

There are, then, it would seem, possibilities for Americans in the profession of music. The singers appear to have the advantage over those in all the other branches; yet other musicians have cause to be encouraged. There have been and always will be failures—failures due to what is seemingly misfortune as well as to insufficient ability or lack of money; but the chances are many—they are steadily increasing, and they will be ever waiting for those with the qualities that bring success in life.



The First Aid for Better Business

The Willys ¾ Ton Utility Truck—$1250

(Chassis only)

ALL over America there are thousands of concerns that could further develop their business by simply adding some modern equipment. Take one item alone—and a very costly one, too—the hauling of merchandise. One Willys Utility truck will enable you to extend your delivery operations 100—200—300, and in some cases, even 400%—depending, of course, upon your local conditions—*with no additional help.*

The very best work the very best single horse can do, is eight to ten miles each way per day. The Willys Utility truck can do 30 to 40 miles each way per day, and then work all night, if necessary. Which figured from another angle means that one of these trucks can do five to six times as much practical delivery work as any six horses you own.

This is the most practical small truck ever built. It is not a built over or revised pleasure car chassis—it is a practical truck, built along practical truck lines, by practical truck builders in one of the largest and foremost exclusive truck plants in America. We build nothing but trucks and have been building them successfully for over ten years.

Note the following practical truck specifications:

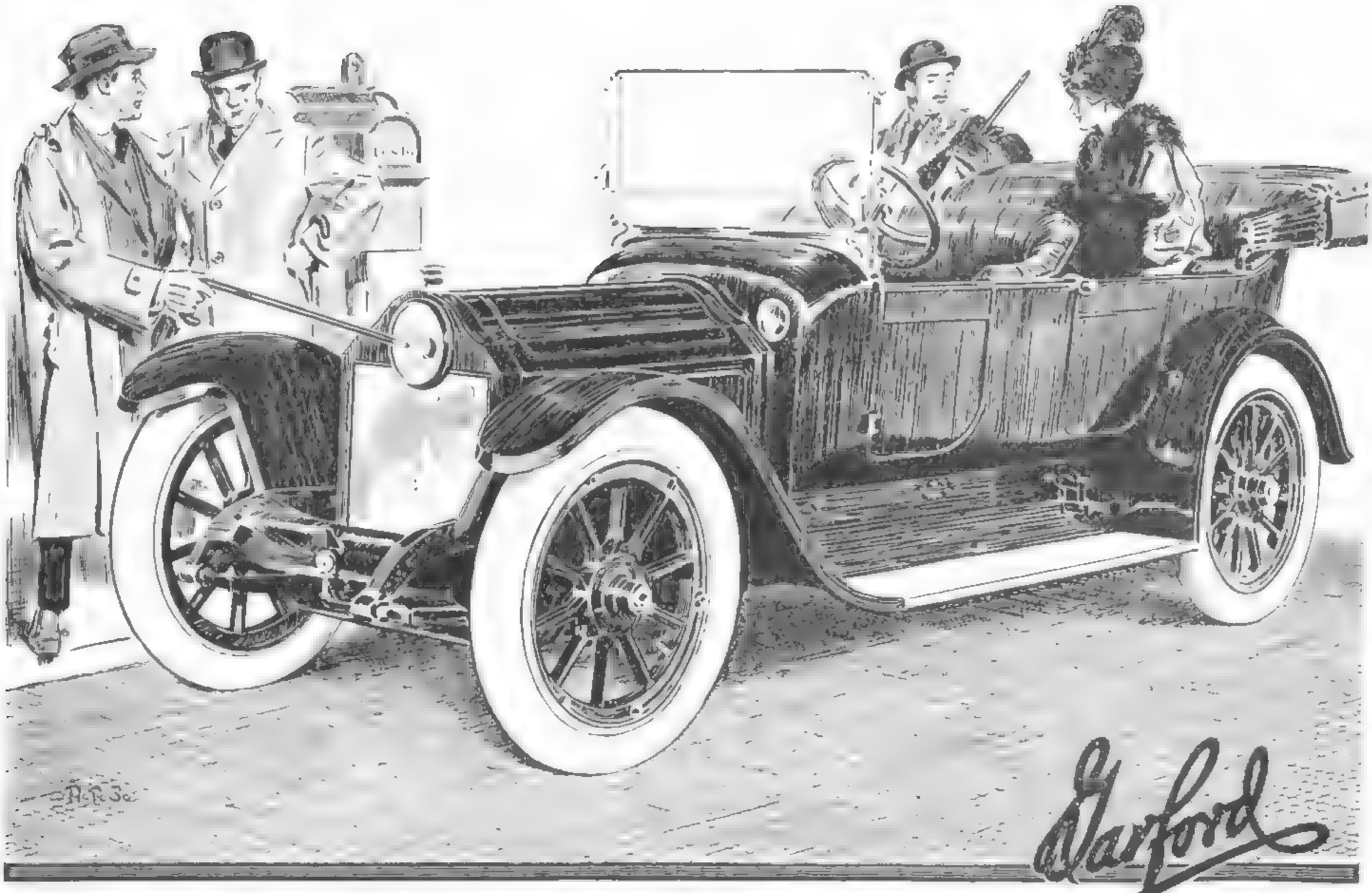
The powerful 4 cylinder motor is controlled by our patented governor; it cannot be driven over 18 miles an hour; it has quick demountable solid tires 36″ x 3″, front, and 36″ x 3½″, rear; it has an unusually rugged pressed steel frame, doubly reinforced at points where it will receive the greatest strains; the wheel-base is 120 inches.

For further particulars see the nearest Gramm dealer or write us direct.

Literature on request. Please address Dept. 2

The Gramm Motor Truck Company, Lima, Ohio

JOHN N. WILLYS, President



Public Approval of This New Six

We announced this new Six last month. On the day of its announcement we had telegraphic requests, for information on deliveries, from practically every important city in America.

It attracted more attention at the National Automobile Show than any other Six on exhibition.

The first car sold on the opening night of the Show was a new Garford Six. This sale took place just five minutes after the Garden had opened.

In seven days we had bona-fide contracts for over fourteen hundred cars—which is more cars than most six cylinder producers make in a year.

There were more of the new Garford Sixes sold at the New York show than any other high grade Six represented there.

One of our dealers alone made twenty-six retail sales the first week this car was put on the market.

$2750—Completely Equipped

We believe the new Garford Six to be the lowest priced, high grade, six cylinder car made. In it are embodied all of the very latest six cylinder developments, refinements and designs—both American and European. We are the first in the industry to build six cylinder cars in lots of ten thousand—which makes possible this exceptionally reasonable price.

This car is of brand new treatment in every single respect. The motor, the electrical equipment, the front axle, the rear axle, the control, the brakes, the transmission, the frame, the speedometer—which is driven from the transmission—the big, single electric parabolic headlight, sunk flush with the radiator and the one-piece all-steel body is new. In fact, the whole car is an entirely new development in design, treatment, style and finish, based on the very latest European and American six cylinder practice.

The new Garford Six is a five passenger touring car. It is electrically started, all lights are electric, the horn is electric; it has a sixty horsepower, long-stroke motor—the measurements of which are 3¾ in. by 6 in.—the wheelbase is 128 inches, the tires are 36 in. by 4½ in.; it has demountable rims; it has the very practical and popular left-hand drive and center control. It is, of course, completely equipped with the very best and very finest accessories. The price, complete, is $2750.

Full information from us or our nearest dealer.

Catalogue on request. Please address Dept. 5

The Garford Company, Elyria, Ohio

The Forehanded Man

By WILL PAYNE

IN DECEMBER, 1912, the Census Bureau issued a bulletin on farm mortgages. It covered only those farms operated by their owners. Of such farms one-third are mortgaged for twenty-seven per cent of their value. Applying these ratios to all farms, we should have something over three billion dollars as the amount of farm mortgages outstanding.

Many of these mortgages are for purchase money; some others are neighborhood affairs, made directly between borrower and lender. But the greater part of them undoubtedly are made for investment by insurance companies and farm-mortgage companies.

Competition in this business has been very keen. Within a year five-year loans have been made with a commission or profit of only one per cent to the mortgage company -that is, the farmer gave a note bearing five per cent interest and paid the lending company a cash commission of one per cent. As the loan ran five years, this made the money cost the farmer about five and a quarter per cent; while the investor who bought the mortgage from the lending company got five per cent net. The rule, as I mentioned in a previous article, has been two per cent commission, or a total difference of one-half of one per cent a year between the interest paid by the farmer and that received by the investor.

There is nothing to prevent any one with a few thousand dollars to invest from going into the nearest farm community and making a loan direct to a farmer; but when the business is done on as narrow a margin as two per cent for five years it certainly would not pay him to do so. Hiring a lawyer to draw the papers and examine the abstract would probably cost two per cent, to say nothing of the lender's time in making and looking after the loan.

Few investors would care to deal directly with the borrower anyway. Your particular farmer might have bad luck and be unable to pay some interest coupon the day it fell due; he might die and leave the farm to incompetent hands; taxes might fall in arrears. In short, with regard to any particular loan, circumstances might arise that would cause an individual lender much vexation and inconvenience. He might even have to foreclose the mortgage, which is not an agreeable experience. But if he bought the loan from a first-class farm-mortgage company that company would look out for his investment without inconveniencing him—as a rule remitting the interest to him the day it falls due, irrespective of whether or not the farmer had paid it—seeing that taxes were kept up, and so on.

The company can afford to do this because if its loans have been properly selected it will be only in one case out of three hundred that any material difficulty arises; but the investor who made his own loan might draw that one case.

Safe Farm Mortgages

Any farm-mortgage company, on application, will send you a circular containing a list of the loans it is offering. In the circular you will find entries like the following:

"No. 16,942—Johnson; $2500; due November 1, 1917. Net, five per cent. Secured by 160 acres, all good, black, tillable soil, under excellent cultivation, in ——— County, Minnesota; situated two and a quarter miles from a good market town; valued eight years ago at six thousand dollars and worth much more now; present worth at least three times amount of mortgage. This is the extension of a previous loan made by us, on which the interest has always been paid promptly."

That looks good and undoubtedly it is good—if the mortgage company that offers the loan is really trustworthy. As with every other sort of small investment the first and biggest question is as to the character and experience of the concern from which you buy the investment. A particular quarter-section may be easily good for a loan of thirty-five hundred dollars or more, though a quarter-section adjoining it may be two-thirds slough or covered with rocks, or so broken that it can scarcely be cultivated, so that it is not good for a loan of fifteen hundred dollars. Unless you know the land yourself you must depend entirely on the mortgage company, and you want to know that the company is thoroughly dependable.

A first-class farm mortgage in the Mississippi Valley and a good, first-mortgage street-railroad, gas or electric-light bond in a city pay at present substantially the same return to the investor—five per cent.

The bond has certain advantages. As a rule it is more readily negotiable. You can sell it any business day in the year. Usually it is somewhat better collateral. You can borrow about ninety per cent of its value, not only in the city where it is issued, but if the concern is a large one—in almost any other city. It is entirely exempt from the merely personal or individual mishaps—such as sickness, death, deterioration of character—which may possibly affect your farm mortgage.

The denomination—an even thousand dollars—is rather more convenient; and latterly, with the growing importance of the small investor, bonds are often issued in denominations of five hundred and one hundred dollars. Moreover the bond usually runs twenty to fifty years; so the investment, once made, need not be disturbed for a long time, while farm mortgages until recently have almost invariably been made for five years.

The Crédit Foncier System

On the other hand, many investors feel that when they have bought a good farm mortgage they are about as near to bedrock as it is possible to go. No questions of renewing the franchise, or reducing the rates by action of the city council, or of strikes, need bother them. There is an individuality about the farm loan that appeals to some investors. The mortgage is assigned to him; the note, abstract of title, insurance policy on the buildings, and so on, are handed over to him. He can tuck them away in his strong box and have all the instruments of the investment within his own control.

For at least ten years, except during the panic period at the close of 1907, the supply of money for good farm mortgages has been fully equal to the demand. As a rule there has been more difficulty in getting good farm loans than in finding investors to buy them. Some of the mortgage companies make it a rule to repurchase from an investor at any time any loan he has bought of them. Naturally none of them guarantees to do this, because if a great many investors wished to resell at the same time the company would be unable to take back all the mortgages; but in practice very few investors wish to resell. And, where the leading company is well established, banks that are acquainted with its standing will usually make a loan on one of its mortgages upon about the same terms as on a street-railroad or gas bond.

Recently there has been a tendency to make farm loans for ten years instead of five. When a farmer borrows on mortgage, very often it is for the purpose of buying more land or of renewing a loan that was originally made to buy more land. Experience shows that it takes about ten years for a good farmer to pay off the mortgage out of the proceeds of the mortgaged land. Consequently some lending companies contend that ten years is the natural term for a loan.

The money that goes into farm mortgages appears to come in good part from a class of investors different from those who buy bonds. "A prolonged period of tight money cuts off new business," said a man with much experience in farm lending. "At such times no new customers come to us; but our old customers keep right on taking farm mortgages irrespective of general money-market conditions."

President Taft has urged the introduction in this country of the Crédit Foncier system of issuing investment bonds or debentures based on farm mortgages. A large company, of Chicago, has done that for many years; and since the President's letter on the subject was published other concerns have undertaken it. The Chicago company deposits with a trustee a hundred thousand dollars, say, in farm mortgages, against which it issues a like amount of

GIRARD
All optimists are not Girard smokers, but all Girard smokers are optimists.
The best thing about the Girard cigar is its combination of mildness and full flavor—a unique, exclusive blend. The second best thing is that you never grow tired of it.
GIRARD Cigar
The cigar shown here is the Broker, actual size, price 10c. There are other shapes and sizes up to 15 cents.
Antonio Roig & Langsdorf
Philadelphia
GIRARD

VENUS PERFECT PENCILS
FREE SAMPLE
Prove for yourself Venus Pencils are best. Absolutely guaranteed. Ask for soft, medium or hard.
VENUS PERFECT PENCILS
WRITE SMOOTHEST
WEAR LONGEST
ERASE CLEANEST
17 Black Degrees, 6B to 9H
2 Copying Degrees, Soft and Hard
WRITE FOR FREE SAMPLE
AMERICAN LEAD PENCIL CO.
221 Fifth Avenue, New York

Here is the only conveyance designed for the baby that will permit the mother to take her child everywhere

Oriole Go-Basket

A combined wheeler, carrier, bassinet ... Carries baby ... stand ... Great convenience ... mother—comfort for the baby. Be sure to get the Oriole—avoid imitations.

THE WITHROW MFG. CO.
3190 Spring Grove Av., Cincinnati, O.

Every boy should have a flash-light One ... pocket and yet throws a brilliant light in the dark. We are giving ...

Sales Division, The Curtis Publishing Company, Philadelphia, Pa.

A Club or Fraternity Hat Band Has a Meaning

It is an ... Prepare ... Let WICK ... send your colors and he will design one for your club's exclusive use — made ... hand looms—in lots of one dozen or more. 75c ... 3000 regular stock patterns in WICK bands ... and. Order exclusive designs or stock patterns through your hatter or direct from Dept. S.

WICK NARROW FABRIC CO., 931 Market Street, Philadelphia
(Originators of the Fancy Hat Band business)

PATENTS that PAY BEST

Facts about PRIZES, REWARDS, INVENTIONS WANTED ...

E. G. & A. B. LACEY, 810, Washington, D. C. Established 1869

CONGRESS PLAYING CARDS

GOLD EDGES
For Social Play
Artistic Designs
Rich Colors
New Each Year
Club Indexes
AIR-CUSHION FINISH

1913 OFFICIAL RULES OF CARD GAMES
Hoyle up-to-date
Sent for 15c in Stamps
15 cents YEARLY

BICYCLE PLAYING CARDS

CLUB INDEXES
In use in all
The Civilized
Countries of
The World
For General Play

THE U. S. PLAYING CARD CO., CINCINNATI, U. S. A.

This Place or That— Still It *Won't Leak*

Men: carry the handy little Parker Jack Knife Safety Pen—

In your trousers pocket;
In your change pocket;
In your deep ulster pocket;
In your white vest pocket;
In your cigar case;
In your collar box;
In your grip;
Behind your ear; Etc., etc.

Ladies: carry this handsome little, easy-writing pen—

In your mesh bag;
In your blouse;
In your belt;
In your satin-lined purse;
Along with your powder puff;
Etc., etc., ad lib

YOU may not have to carry the Parker Jack Knife Safety Pen all these different ways, but *any place* or *any position* you carry it in, it absolutely *refuses* to leak.

And it comes in such small, handy sizes that, like a jack knife, it slips conveniently into any man's pocket, into any lady's bag or purse.

Why does it refuse to leak? Because a simple little screw contrivance makes the writing end of the pen *ink-tight* when you put on the cap.

Why does it write smooth as glass? Because its 14K gold nib is pointed with hardest Iridium.

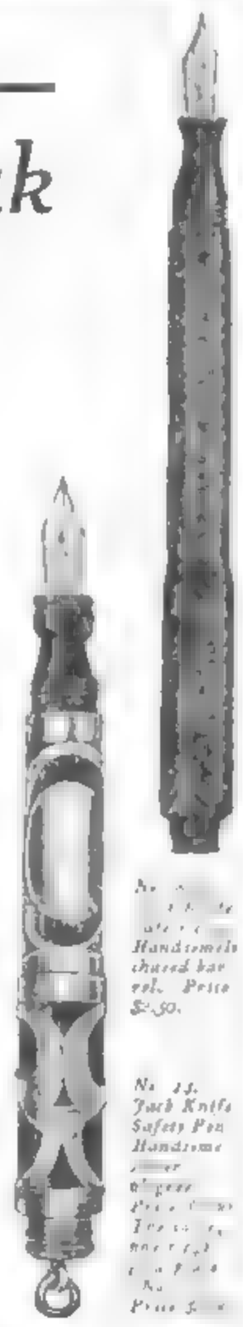
Why does it never hitch or drop blots? Because the Parker Spear Head Ink Controller regulates ink flow with perfect uniformity.

Many handsome styles. Prices $2.50, $3, $4, $5 and upward, according to size and ornamentation.

Get a Parker Jack Knife Safety Pen on trial. Dealer will refund any time within 10 days of purchase if it leaks or causes dissatisfaction.

If your dealer does not sell Parker Pens, write us for handsome catalog and we will fill your order direct. Don't wait till you "get around to it"—you'll forget. Get a Parker Pen *today*.

PARKER PEN CO., 90 Mill St., JANESVILLE, WIS.



Handsome chased barrel. Price $2.50.

No. 44 Jack Knife Safety Pen. Handsome ... Price ... Postpaid ... No. ... Price $...

Make This TEST Yourself

PARKER
Jack Knife Safety FOUNTAIN PEN

bonds of a thousand dollars each, running twenty years, but redeemable under certain circumstances at the option of the company, the trust agreement providing that the amount of mortgages deposited must always equal the amount of bonds outstanding.

The purchaser of a bond has as security a good farm mortgage—not any particular mortgage, but a proportionate interest in all the mortgages deposited. In addition he has the direct obligation of the company, which is incorporated under the Illinois state banking law, with two hundred thousand dollars paid-in capital. But, because the company gives its own obligation, it pays only four and a half per cent interest on the bonds; and it is a good testimonial to the soundness of farm mortgages that a great many investors would rather have an unguaranteed mortgage at five per cent than one that is virtually guaranteed by a strong company but pays only four and a half per cent.

Another sort of agricultural mortgage investment has cut a large figure in recent years. I refer to irrigation bonds. But the term irrigation bond connotes absolutely nothing as to the value of the security. There are irrigation bonds that are as good in every essential particular as a municipal bond; and there are others that belong wholly in the wildcat list.

Irrigation Bonds

Some of these bonds are issued under the irrigation district laws of various states, by which a certain district is organized as a sort of municipality for the purpose of carrying out an irrigation project. Others are issued under the Federal law known as the Carey Act, by which the United States sets aside certain tracts in the arid states to be irrigated by private capital. Others are built by private corporations which undertake to irrigate lands owned by individuals.

An irrigation bond may be a mere prospect, the issuing company undertaking to build an irrigation system from the proceeds of the bonds. If you buy a bond of that sort you are guessing—first, that the irrigation project itself is feasible, that the engineers are correct in their plans and estimates, and that the water system will be properly constructed; second, you are guessing that settlers will take up the land after water has been brought to it and make good in their farming operations. In buying a mere prospect bond there is no actual security. You are speculating; and if you buy such a bond at all you should get it at such a price as will yield a speculator's profit.

Again, bonds are often issued on partly built irrigation systems. In that case you have, of course, some tangible security; for your mortgage covers work already done by other people's money. But, until the irrigation system has been completed and the land is actually under cultivation, your bond is little more than a prospect.

Even when the irrigation system is completed and in good working order there is no demonstrated earning capacity until the land is actually taken up, put under cultivation and producing revenue. When an irrigation scheme reaches the latter stage, and is bringing in actual revenue sufficient to take good care of principal and interest, then the bonds issued against it come properly into the high-grade investment class, but not before.

In considering any irrigation bond it is important to remember that land and water cannot create a dollar's worth of wealth. Before any wealth is created people must be there applying the water and cultivating the land. If you don't get the people you might just as well—so far as concerns security—not have the land and water.

Few bonds can be recommended as a high-grade investment until a developed and demonstrated earning power is actually behind them. This rule applies with as much force to irrigation bonds as to any other—indeed, with even more force than to some others. For example, a city office building that is not fully completed has no demonstrated earning capacity; but in a large city, where there is good demand for offices, one is well warranted in assuming that a certain portion, at least, of its space will be rented. Whether a given tract of irrigated land will be taken up and cultivated is not so certain.

Of course there have been many good speculations in irrigation and undoubtedly there will be many more; but, because a certain piece of paper calls itself an irrigation bond, do not take it for anything except a prospect—unless it has actual revenue-producing capacity behind it.

You Can't Mend a Ravelled Stocking

especially if it be of gauzy material. The sensible thing is to buy

NOTASEME

LADIES' HOSIERY—

the 25c silk-lisle stockings in which

This RAVEL BARRIER

This Money-Saving Feature

NOTASEME ... stitch and start a ravel, but the strong chain of stitches *above* the knee in NOTASEME Hosiery will prevent the ravel from running down the leg and ruining the stocking.

There is NOTASEME Hosiery for all the family—men, women, children—and it all

Wears like "60"
Looks like "50"
Costs but 25

NOTASEME also in pure silk, at 50c a pair.

... for you. If no dea...

NOTASEME HOSIERY CO., Philadelphia

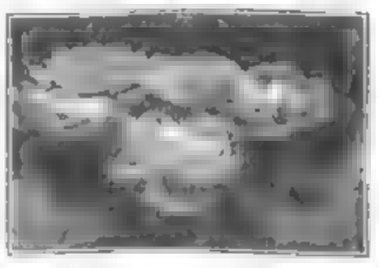
FERRY'S SEEDS

The sower has no second chance. A good beginning is the only safe rule; put your faith in the best seeds you can buy. Ferry's have had the highest reputation for over 50 years. For sale everywhere.

1913 Catalogue free on request.

D. M. FERRY & CO., Detroit, Michigan

Roses, Plants, Seeds,



Bulbs, Vines, Shrubs, etc., ... guaranteed. 59 years of fair ... Hundreds of carloads of Fruit and Ornamental Trees. 1,200 acres, 60 in hardy roses ... later grown. 47 greenhouses of Palms, Ferns, Begonias, Geraniums, etc. Immense stock of Superb Cannas, the queen of bedding plants. Large assortment of hardy Perennial Plants, which last for years.

168-Page Catalog *FREE*. Send for it Today.

The Storrs & Harrison Co., Box 59, Painesville, Ohio

MOVING WEST?

... Ship them at Reduced Rates ... today ...

TRANSCONTINENTAL FREIGHT COMPANY
505 Bedford Bldg, Chicago — 27 Broadway, New York
[illegible] South Bldg, Boston, Mass.

PATENTS

... pay must fully protect. FREE book ... Wilson, Fenwick & Lawrence, Est. 52 years ... Washington, D.C. and New York. Send for NEW HELPFUL PLAN for Inventors

A Splendid Box-kite

... illustrated with ... boy ... *Saturday Evening Post*. It is ... flyer ... which a dear rose ... has a ... kite is one of our six ... A postal card will bring you, without charge, a copy of our illustrated catalogue; every boy should have one.

Sales Division

The Curtis Publishing Company, Philadelphia

The BEST Light

Best light for homes, stores, factories ... and public halls ... cheaper than kerosene. Over 200 styles. Agents wanted. Write for catalogue

THE BEST LIGHT CO.
525 E. 5th St., Canton, O.

GET OUR FREE CATALOG

AMERICA'S STAR ROSES

GUARANTEED ...

The Conard & Jones Co.
Box 90, West Grove, Pa.

New Typewriter

The BENNETT PORTABLE TYPEWRITER is 20th Century marvel. Standard keyboard, visible writing ... $18 in U.S.A.

... 000 in use. WRITE FOR CATALOG ... more live agents wanted.

C. R. BENNETT TYPEWRITER CO., 366 Broadway, N.Y.

SHORTHAND IN 18 LESSONS!

Become a private secretary or expert stenographer. Personal expert instruction BY MAIL. Positions everywhere—demand exceeds supply. Shorthand has advanced thousands to big incomes. If you earn less than $25 a week write now for FREE Home Study Catalog. Typewriters furnished. Learn during spare time. Easy terms.

Chicago University of Commerce, Box 1052, Chicago, Ill.

SNIDER'S CATSUP *Is Delicious.*

Stewart Speedometer

MAGNETIC PRINCIPLE

The Stewart is the only speedometer made with a grade indicator

Model B—$50

Facts About the Magnetic Speedometer

THERE are only two kinds of instruments made for measuring the speed and mileage of an automobile. One is built on the magnetic principle—the other is built on the centrifugal principle. So in buying a speedometer you are limited to a choice of two "types." Therefore, it is more important for you to know and insist on a certain "principle" rather than on a trade-marked or a commercial trade name.

The magnetic type was born about nine years ago—long after the other types were on the market. The introduction of the magnetic speedometer worked a complete change. This statement is backed by the following facts and figures.

Today 201 automobile manufacturers equip their cars with the magnetic speedometer.

This year over 400,000 new automobiles will carry a magnetic speedometer.

Over 80% of the 1913 American automobiles manufactured will be equipped with magnetic speedometers.

Over 90% of all the popular priced cars now being made—that will be completely equipped—will carry a magnetic speedometer.

Over 90% of all the high priced cars now being made—that will be completely equipped—will carry a magnetic speedometer.

Nearly every automobile manufacturer in America has selected the magnetic instrument.

And all this for the very simple reason that the magnetic speedometer both in principle, construction and operation gives the most practical, dependable and accurate speed and mileage indication.

The magnetic speedometer is the instrument that gives accurate speed and mileage measurements from zero up; that is to say—it begins to measure mileage at the very least movement of the car.

As the magnet (in the magnetic speedometer) operates at a speed of only 1000 revolutions, long life is insured, for low operating speed means long service and permanent speed and mileage accuracy.

See that your car is equipped with a magnetic Stewart and you will be sure of life-long speed and mileage indication.

Catalogue giving full information on request.

BRANCHES:

Atlanta	Indianapolis	Boston	Detroit	Pittsburg	Minneapolis
Buffalo	Los Angeles	Chicago	Kansas City	San Francisco	London, Ont.
Cincinnati	Philadelphia	Cleveland	New York	St. Louis	Toronto, Ont.
Denver					Paris

The Stewart Speedometer Factory, Chicago, Ill.

This is one of three Great Models which Celebrate the 20th Anniversary of the Haynes Car

Model 24, 5-passenger touring car, fully equipped, $1785

America's First Car

HAYNES

Always the Leader

All Models Electrically Started and Lighted

HAYNES MODEL 24—4 cylinders, cast in pairs, 4¼ in. bore, 5½ in. stroke, 34 x 4 in. tires, wheel base 118 inches, left-side drive, center control. $1785.

HAYNES MODEL 22—4 cylinders, cast in pairs, 4½ in. bore, 5½ in. stroke, dual ignition, wheel base 120 inches. $2250.

HAYNES MODEL 23—Haynes Six, cylinders cast in pairs, 4¼ in. bore, 5½ in. stroke, 36 x 4½ in. tires, wheel base 130 inches, left-side drive, center control.

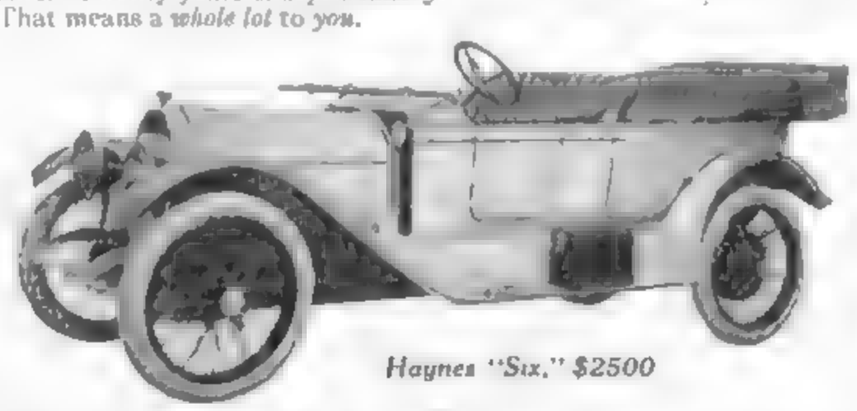
EQUIPMENT, ALL MODELS: Top, top cover, two large electric headlights, glass front, electric side lights flush in dash, electric tail light, electric cowl lamp, Leece-Neville separate unit electric starting and lighting system, 100 ampere hour storage battery, Eisemann dual magneto, speedometer, 12-inch upholstery, horn, coat and foot rails, tire irons, full equipment tools, etc., one extra demountable rim. Gasoline tank capacity, 18 gallons. Wire wheels, $100 extra.

AMERICA'S FIRST CAR, time-tested through its twenty years of progress and achievement, is offered in three splendid models with a wide variety of body designs for this year. It is the crowning year in Haynes history, and a great year for Haynes purchasers. There is no other car so long *known* for its value, yet no other—not even the *least* known, seeking a foot-hold in the market—offers more of the up-to-the-minute features which *compel* attention.

Others may offer what *seems* like *as much* as the Haynes and offer it for a price as low.

But remember! There's *twenty years* of *good car building* back of the 1913 Haynes. Twenty years of *dependability*.

That means a *whole lot* to *you*.



Haynes "Six," $2500

Any purchaser should be able to choose the car *he wants* from the Haynes Line for 1913.

And any purchaser may choose *any* Haynes with an *assurance* of splendid service.

Here, in these three models, worthy successors of all the successful Haynes cars of the past, you can know you are getting the highest standards of construction, the utmost motor efficiency, the most durable materials and absolutely honest workmanship.

Haynes has never marketed an experiment, never a make-shift. Just as an example, the new "Six" is the result of *years* of tests in Haynes shops and *one full year* of *road tests*.

Haynes owners are never asked to make Haynes experiments. So we offer the new Haynes "Six" with the same certainty of success that we have continued year after year—marketing new-model "Fours."

It is a "Six" that commands your confidence. The price—$2500—is the *right* price, but if we asked five hundred more it would not seem high.

The price of the Haynes "Six" is illustrative of the Haynes price policy, which we have never forsaken. A fair and honest price for the car, with a fair and honest profit, and *no charge for prestige*

The Haynes name stamps every Haynes car "O. K."—but we don't ask you to pay for the name.

See Your Haynes Dealer or Write for Catalog Today

HAYNES AUTOMOBILE COMPANY, Dept. A, KOKOMO, INDIANA

1715 Broadway, NEW YORK 1702 Michigan Ave., CHICAGO Van Ness Ave. at Turk St., SAN FRANCISCO 510-512 N. Capitol Blvd., INDIANAPOLIS

THE LAME DUCK

Notes by an Innocent Bystander

WASHINGTON, D. C.

DEAR JIM: I met Nick Longworth on the street today and asked him how about it. Nick threw up both hands.

"Beaten!" he said. "Beaten by less than a hundred votes. Retired to private life by the lack of the suffrages of about ninety of my esteemed fellow citizens of Cincinnati."

"What now?" I inquired.

"Don't ask me! Don't ask me! There is plenty of time to consider that phase of my career after March fourth next, when I become a former—a former!—and by less than a hundred votes!"

Nick seemed to be in the proper frame of mind to discuss politics from the retired viewpoint, so I walked along with him.

"Tell me what happened," I urged.

"If ever a rising young statesman got it going and coming I am said person," he explained. "You talk about being ground between the upper and the nether millstones. That isn't a circumstance to my case. They not only ground me, but they sifted me, bolted me, screened me and rolled me! If it is great to be misunderstood I am the greatest we have in our midst.

"Now listen: When my campaign was on for reelection to the House of Representatives I took my accustomed walks abroad in Cincinnati. Naturally I met many people; and naturally the talk of the meeting, after the preliminary jollies, turned on my campaign. Let me set the stage for you:

"N. Longworth, earnest young seeker after reëlection, is running on the Republican ticket. He meets an old-time friend. Business of effusive greeting, handshaking, weather cursing and inquiry after mutual healths. Then:

"'How are things looking, Nick?'

"'Oh, pretty fair; mixed a little, but I think I shall pull through. Of course you, as an old friend, will vote for me?'

"Whereupon the old friend moves rapidly to the rear.

"'Can't do it, Nick. Gotta vote against you this time. Sorry, but that's the case.'

"'What's the trouble?'"

The Predicament of Longworth

"'Well, Nick, to be frank with you, you are too close to Taft down there in Washington—too close to Taft and the old gang of reactionaries. We're going to put the skids under all of you. If you had shown a little independence and cut loose from Taft and the old gang I would have voted for you again; but not any more. We're going to lick that old crowd of reactionaries, and you are one of them. Too close to Taft! Good morning!'

"I proceed down the street and meet another old friend. Business of effusive greetings, handshaking, inquiry after health, and all that. Then the second old friend asks:

"'How are they coming, Nick?'

"'Tolerable; I guess it is all right, but I shall need every vote I can get. Of course I can depend on you?'

"This old friend backs away.

"'Sorry,' he says, 'but I can't do it. I'd like to, Nick, but you can see how it is yourself.'

"'I'm darned if I can!' I say. 'What has happened to turn you against me?'

"'To tell the truth, Nick,' he says, 'you are too close to Roosevelt. I can't vote to send any man to Congress who is a relative of that blathering radical. Your connection with him is what kills you with me. If you had remained true to the party and stuck by Taft you would have had my vote and the votes of hundreds of your old friends who think the same way. I'm sorry, old man, but I can't stomach this Roosevelt business. No relative of his can get my vote—not on your life!'

"And there you are!" said Longworth. "I am too close to Taft and, at one and the same time, I am too close to Roosevelt. And I lost by less than a hundred votes. Which leads me to the conclusion that politics is a most devious pursuit and also retires me to private life."

And which, as you know, Jim, is one of the reasons why I quit the game and came down here to look at it from the outside. It reminds me of the case of Representative Augustus P. Gardner, of Massachusetts—a great pal of Longworth's, by the way, and a big, upstanding, forceful and able man. Unfortunately for Gardner he's the great grandson or grandson of the philanthropist, Peabody, the nephew of Mrs. Jack Gardner, of Boston, and the son-in-law of Henry Cabot Lodge. All these years he has been trying to get somewhere off his own, and they still persist in looking at him in those blood-and-marriage lights. It is just as hard in politics to get credit for what you do as to escape censure for what you do not do. And either way you lose!

I went into the Willard Hotel this afternoon and looked round. It seemed to me I was back in the Payne-Aldrich Tariff days. The same old crowd was there, the tariff boys, with their attorneys and their scouts and their spies, and they were all there for the same old purpose. The Ways and Means Committee is holding tariff hearings preliminary to whatever revision of the tariff the new Democratic Congress will do; and they have flocked in to tell Oscar Underwood and his colleagues how their various infant industries will be ruined and enough crimps put in the American workingman to make him look like a sheet of corrugated tin if the schedules on their products are touched in any way—except to be increased.

The first tariff making I knew anything about personally was away back yonder when they made the McKinley Tariff. I had something to do with that, and I heard the wild entreaties of the highly protected boys then for more protection. I heard them bemoan the ultimate fate of the American workingman if any impious hand was laid on their particular schedules, and waded kneedeep in the bitter tears they shed over the decline of American industry if high protection was not maintained. Since that time I have been about, more or less, at every tariff-making attempt, and the same weepers have been here weeping in the same old way. They are all here now.

The one thing in this country incapable of growing up is the American infant industry. To hear them tell it, our industries are still in swaddling clothes, and there doesn't seem to be any sort of chance for them to get into knickerbockers even. Some dread infantile disease has them in its fell clutches—when there is a tariff to be made—some disease that prevents development. They must be protected, else they die miserably. For twenty years now these infants have been carefully guarded against the dangers of foreign competition by that eminently capable nurse, old Mrs. High Protection; and, to hear these tariff boys tell it, not one of them has emerged from the puling stage.

A Question of Dividends

They ought to get some new stuff. It makes even Sereno E. Payne and John Dalzell and Ebenezer Hill laugh to hear one of these tariff boys, who runs a manufacturing game whereby he sells his stuff forty per cent cheaper abroad than he does at home, tell the committee that unless a high protective tariff is maintained on his products he will be forced to go out of business, to the great consequent detriment of the city in which he lives, the wealth of his territory, the prosperity of his faithful workingmen; and, incidentally, to the decrease of his own dividends—a matter which, though not of any great moment, has some slight bearing on the depth of feeling in the plea.

Meantime there should not be any particular concern over what will be done to the tariff, for two reasons: The first is that the men who will propose the tariff schedules—Underwood and most of the chaps on the Democratic side of the present Ways and Means Committee—have already set forth their tariff ideas in the series of tariff bills Mr. Taft vetoed; and they will not be able to do much more with the greater Democratic majority they have, even if they wanted to—which probably they do not.

Any person interested in the tariff can find out what is likely to be done by looking up what these men did at the last tariff session. The other reason is that the Democrats will have so slender a majority in the

Insures Light In Emergencies

The tank, the lamps, and the match. These three simple elements give unequaled dependability, efficiency and economy to gas lighting. Add the Prest-O-Liter, or any other good automatic lighter, and you have every feature of convenience the most complicated system can offer you. You may light or extinguish any or all of your lamps from the driver's seat.

But remember this—should this convenience ever fail it does not leave you in the dark as the failure of any complicated system must. You can light your *gas* lamps with a match and you still have brilliant, dependable light.

The first rule of the manufacturer in the equipment of his car should be reliability. Any feature that sacrifices dependable lighting to *convenience alone* detracts from the value of the car.

Prest-O-Lite's absolute reliability is unquestioned. There are no delicate adjustments, connections, or complicated attachments to get out of order. Prest-O-Lite is so absolutely simple it is trouble-proof. If, through carelessness, you allow your Prest-O-Lite to run dry, a Prest-O-Lite agency is close by, wherever you may be. Every city and town, and nearly every cross-road village, has its Prest-O-Lite exchange agency.

Prest-O-Lite gives all the light you need far ahead, and also concentrates light on the road *directly ahead of the car*, where you need it most. As a practical road light, Prest-O-Lite has no equal.

And with all its superiority, Prest-O-Lite costs less to operate and maintain than any other efficient lighting system.

No matter what self-starter you have on your car—insist on gas lighting. Almost any manufacturer will equip your new car with Prest-O-Lite and an automatic lighter if you insist. If your car is now equipped with Prest-O-Lite, any dealer or any of our service stations can install an automatic lighter at small expense.

By all means, before you decide on any lighting system, send for the vital facts on automobile lighting. The coupon attached will bring you a free book on this subject by return mail. Send for it NOW and know the facts.

The Prest-O-Lite Co. 210 E. South Street INDIANAPOLIS, IND.

Canadian Factory and General Office, Merritton, Ont.

BRANCH STORES AND SERVICE STATIONS IN THESE CITIES: Atlanta, Baltimore, Boston, Buffalo, Chicago, Cincinnati, Cleveland, Dallas, Denver, Detroit, Indianapolis, Jacksonville, Kansas City, Los Angeles, Memphis, Texas, Milwaukee, Minneapolis, New Orleans, New York, Oakland, Philadelphia, Pittsburgh, Rochester, St. Louis, St. Paul, San Antonio, San Francisco, Seattle, Syracuse

IN CANADA: Merritton, Ontario; Toronto, Ontario; Winnipeg, Manitoba

EXCHANGE AGENCIES EVERYWHERE

THE PREST-O-LITE CO 210 E. South St., Indianapolis Ind Please send me free book on Automobile Lighting to

Insist on Gas Lighting

Your Boy Needs The Comfort of This—

The Only Blouse Without a Drawstring

The experience of every mother whose boy wears the ordinary blouse is that drawstrings are a nuisance that

K & S Tapeless Blouse

Schaffner Brothers Cleveland, Ohio

And They Cost No More Than The Old Kind

Set Six Screws—Save Furniture Dollars!

It takes six minutes to drive these six screws, and the saving is well worth while. We know of no easier way to save furniture dollars.

This advertisement is for those who want high-grade furniture at rock-bottom prices and approve a selling plan that actually saves big money.

$11.75

No. 300 Library Table Come Packt Price $11.75 Shipping Weight 150 lbs

Over 30,000 American Homes buy Come Packt Furniture

Sold on a Year's Trial

SECTIONAL COME-PACKT FURNITURE

finished to your order. Height, 30 inches; top, 44x28 inches, legs, 2½ inches square. Two drawers; choice of Old Brass or Wood Knobs. It comes to you in four sections, packed in a compact crate, shipped at knock down rates.

Our price $11.75. With a screw-driver and six minutes you have a table of which you may well be proud.

Free Catalog Shows 400 Pieces

for living, dining or bedroom. Color plates show the exquisite finish and upholstering. Factory prices. Write for it today and we will send it to you by return mail. (11)

Come-Packt Furniture Co., 214 Fernwood Avenue, Toledo, O.

BURROUGHS ADDING MACHINE COMPANY

PRESIDENT'S OFFICE

DETROIT, MICHIGAN Feb. 1913.

TO THE BUSINESS PUBLIC:—

I feel that it is fair to announce to you some of the business history you have just made.

In the month of December there were purchased in the United States and Canada alone, $1,017,050 worth of Burroughs Adding Machines.

This is truly complimentary to our efficient organization and sales force, but the broad significance lies in two things; first, that the simple but wonderful and economic business principle of handling figures with a machine is becoming better understood throughout the land; second, that the enormous majority by which the Burroughs is selected is our guarantee - as it is yours - that these machines are right.

It is also an important factor in business progress to note that these machines are even now considered in many small retail businesses as far more important than a typewriter.

The Burroughs Adding Machine Company wishes to thank American business men for their extraordinary expression of confidence, and to assure you that our conscience is and shall continue with every machine that bears the name "Burroughs" whether it be in our hands "on sale" or in your office "sold".

Very truly yours,

BURROUGHS ADDING MACHINE COMPANY

Joseph Boyd

President

Senate—only one or two after March fourth next that no radical tariff revision will get through there for a long time, if ever.

However the tariff isn't a circumstance as a matter of general interest at this time when compared with the rush for office. I met a man from Ohio down the street and asked him what he was doing here.

"I am a candidate for office," he said.

"What office?"

"I want to be comptroller of the currency."

"How are you getting on?"

"Oh," he said, "I am in fairly good shape. So far as I can find out there are only forty-seven other candidates for the job."

That is about the way it runs for the good jobs. I happened in a place where a Democratic statesman was looking into the office possibilities of the incoming administration with a view to getting a few of his men placed. He had his clerks go through the Blue Book and make a list of all jobs that pay over four thousand dollars a year. There are not so many of them as you would think. And for every job there are anywhere from twenty to a hundred applicants. Some of them are good jobs, too, and have been kept under cover for a long time. Maybe you want one. I'll go over the list presently and see if I can pick out a good soft one for you.

So far as the Congress is concerned, they are giving no attention, except in the most perfunctory way, up there to anything but jobs. They are overwhelmed with applications from constituents who want to go on the payroll. And it is going to be a sad time for a lot of the older Democrats, who have been in Congress during the Republican administrations, and who have been telling their constituents to wait until the Democrats came in, without much expectation of that day arriving in their time. And this is especially true in the South, where there have been very few political jobs for the Democrats since 1897. Those Southern senators and representatives who have been in Congress for years are due to be the most unhappy men in this world before the first of next April. Indeed, most of them are the unhappiest men in the world right now.

The Parable of the Forty Pups

I was talking to one of these senators the other day. He was lamenting his sad fate.

"It seems to me," he said, "that every man in my state above the age of twenty-one—and some beneath that age, who want to be pages in the Senate—desires to get on the Government payroll. And the devil of it is that during these lean Democratic years, when there seemed to be no prospect of Democratic success, I made various ill-considered promises that I would take care of some of them if ever the occasion offered. The occasion now offers, and I can't get one-tenth of one per cent of the places they think I can, or redeem one-quarter of the promises I made when I needed support."

"But," I asked, "how did you come to make so many promises?"

He smiled wanly.

"That reminds me of a story," he said. "In my early days I was traveling across Iowa by stagecoach. It took several days. The stage-driver with whom I went was popular along the route; and he had a dog that generally went with him—a female dog.

"The dog wasn't with him on this trip inasmuch as she was about to assume the duties of maternity. At every stopping-place he was asked about the dog, and when he disclosed the reason for the dog's absence was universally urged to give the inquirer one of the forthcoming pups.

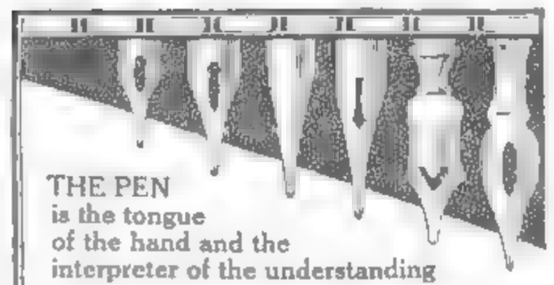
"By the time we reached Council Bluffs he had promised about forty pups.

"'Look here!' I said. 'That dog of yours will not have more than five or six pups at the most—and you have promised forty of them!'

"'Well, son,' he said, 'did you ever stop to think that it's a mighty mean man who won't promise a man a pup?'"

That's the case with the Democratic statesmen up on the hill. They have promised too many pups. The most astonished man in the world will be President Wilson when he discovers how many of these promises he is expected to make good from his rather meager kennel. However it is all part of the game. And by June first there will be so many sore Democrats in the country it will be unsafe to mention the immortal principles of Thomas Jefferson to them. What job do you want, Jim?

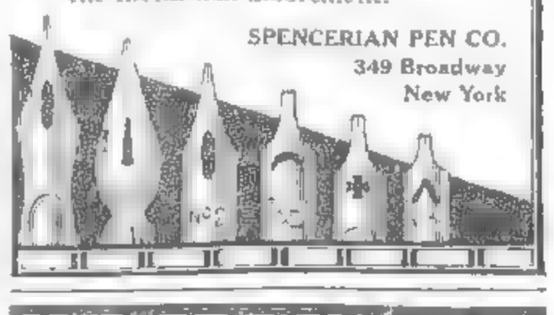
Regards. BILL.



SPENCERIAN
STEEL PENS

are made for every style of handwriting. For trial—10-cent box, 12 pens, different patterns and numbers, sent postpaid. Ask for the metal box assortment.

SPENCERIAN PEN CO.
349 Broadway
New York



BE A LAWYER

A Bachelor of Laws — An LL. B.
ONLY LAW SCHOOL OF ITS KIND IN AMERICA

ONLY recognized resident law school in the United States conferring Degree of Bachelor of Laws—LL. B.—by correspondence.
[illegible] conducting standard resident school [illegible] same instruction by mail. Over 450 class-room lectures [illegible] extension students [illegible]
3 Year, University Law Course by mail, [illegible] actual faculty [illegible] 30 prominent lawyers [illegible] Extension Courses in Oratory and Public Speaking free.

Direct from Lecture Room to Student

is the way we teach law. Only school in existence employing this method. We guarantee to prepare our students to pass bar examinations. It is endorsed and recommended by Gov Officials, Business Men, Lawyers and Students. Send today for Large Illustrated Prospectus. Special courses for [illegible]

Hamilton College of Law, 953 Ellsworth Bldg. Chicago, Ill.

Shoemaker's Book on POULTRY

[illegible] Almanac for 1913 [illegible] pages with many [illegible] Incubators, [illegible] Only 15c.
O. O. SHOEMAKER, Box 913, Freeport, Ill.

Best Birds, Best Eggs
Lowest Prices All leading varieties pure bred Chickens, Ducks, Geese and Turkeys. Largest Poultry Farm in the world. Fowls, Eggs [illegible] run Incubators successfully. [illegible]
J. W. MILLER CO., Box 13, Rockford, Ill.

Greider's Fine Catalogue
and calendar of pure-bred poultry for 1913, large many pages of poultry facts, different breeds in natural colors. 70 varieties illustrated and described. Incubators and brooders, low price of stock and eggs for hatching. A perfect guide to all poultry raisers. Send 10c for this noted book
B. H. GREIDER, Box 83, Rheems, Pa.

MONEY MAKING POULTRY
Our specialty [illegible] keepers, ducks a[illegible] eggs. Lowest [illegible]
FREE H M JONES CO, Box 96, Des Moines Ia

GO SOUTH SIR! AND PROSPER

Buy Farm Land
at $10 an acre up along Southern Ry. M. V. O. R. R. and Ga. So. & Fla. Ry. Values rapidly advancing. Prices [illegible] Growing cities demand more farm products. Beef, poultry and dairying pay handsomely. Big profit in apples, truck, alfalfa, corn, cotton. Great industrial openings in all parts of the South. "Southern Field" magazine, land lists, and state booklets—Free.
M. V. RICHARDS, L. & I. Agt., Room 83, Washington, D. C.

1913 ATCO REBUILT COMMERCIAL TRUCKS AND DELIVERY AUTOMOBILES ON EASY MONTHLY PAYMENTS

Shipped to Any Address in U. S. $450 to $3,050. 550 lbs. to 2000 lbs. capacity. GUARANTEED. Write for [illegible]
Atco Truck Co. Inc. 5916-18 20 22 24 Center Av Pittsburgh, Pa.

SHORTHAND IN 30 DAYS

Boyd Syllabic System—written with only nine characters. No [illegible] no "ruled lines" [illegible] "word [illegible] [illegible] CHICAGO CORRESPONDENCE SCHOOLS, 925 Chicago Opera House Block, Chicago, Illinois

120 PAGE POULTRY BOOK FREE
Tells how to succeed with poultry on the ordinary farm. How to make a first-class brooder out of an old piano box. What breeds lay best. Plans for poultry houses. [illegible]
PRAIRIE STATE Incubators and Brooders
You will be surprised at the valuable information it contains. It's free. Write a postal for a copy [illegible]
Prairie State Incubator Co., 434 Main St. Homer City Pa.

Modern Improved Hatcher. Heat Moisture [illegible] all [illegible] Mandy Lee Incubators [illegible] a great [illegible] free. Geo. H. Lee Company, 1100 Harney St., Omaha, Neb.

140 Egg Incubator and 140 Chick Brooder both for $10

[illegible] use. 30 days trial. Money [illegible] order direct. Catalog free. [illegible] Ironclad Incubator Co., Box 56, Racine, Wis.

PATENTS SECURED OR OUR FEE RETURNED
Send sketch for free search of Patent Office Records. Patents advertised free. How to Obtain a Patent and What to Invent with list of inventions wanted [illegible] prizes [illegible] for inventions sent FREE
[illegible] 142 Nassau St., New York, 1429 Chestnut St., Phila.
Main Offices, VICTOR J. EVANS & CO., Washington, D. C.

Patent Your Ideas $9,000 OFFERED FOR certain inventions. Book "How to Obtain a Patent" and "WHAT TO INVENT" sent free. Send sketch or model for free report as to patentability. We advertise your patent for sale at our expense. Established 16 years. CHANDLEE & CHANDLEE, Patent Attys., 1419 F St., Washington, D. C.

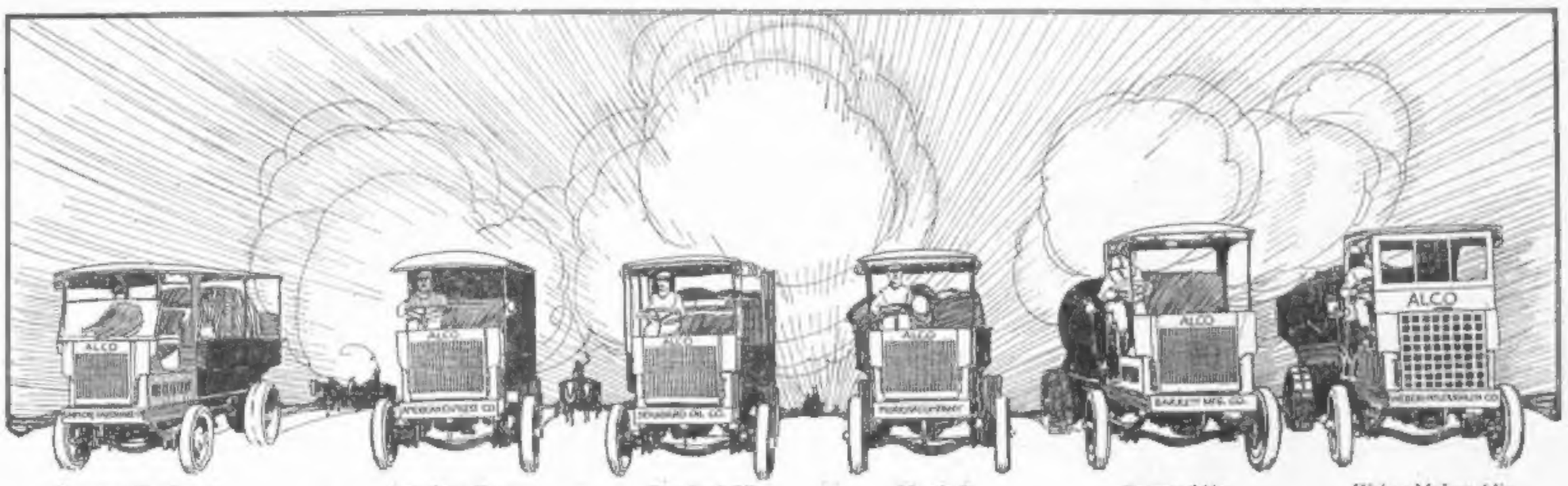
You don't
have to paint white to
paint with Dutch Boy White Lead
and Dutch Boy Linseed Oil. You can have
any color you wish. "Painting Helps 13" and
catalog of wall stencils gladly sent upon request.
NATIONAL LEAD CO., New York
New York Boston Buffalo Chicago
Cincinnati Cleveland San Francisco St. Louis
(John T. Lewis & Bros. Co., Philadelphia)
National Lead & Oil Co.

Spare Time Money

IN every town and in each section of every city in the country there is a chance for a man or a woman to make a lot of money by looking after the renewals and new business of *The Saturday Evening Post*, *The Ladies' Home Journal* and *The Country Gentleman* in leisure hours.

If you would like to know more about it, drop us a line of inquiry.

Agency Division
THE CURTIS PUBLISHING COMPANY
Philadelphia



Simmons Hardware Company | American Express Company | Standard Oil Company | Morris & Company | Barrett Mfg Company | Weber-McLoughlin Company

Why Big Concerns Buy Alco Trucks

In almost every line of business, those who lead operate Alco trucks. The biggest concerns in America have them—the houses that always set the pace in business. These have been heavy buyers of Alco trucks. Below are some of the $1,000,000 companies operating Alco trucks:

Adams Express Company	New York City	Nat. Enameling & Stamping Company	St. Louis
American Express Company	New York City	National Tube Company	Pittsburgh
American Tobacco Company	Durham, N. C.	Pabst Brewing Company	Milwaukee
Armour & Company	Chicago	Palmer Bros. Company	New London, Conn.
Associated Oil Company	San Francisco	Paraffine Paint Company	San Francisco
L. Bamberger & Company	Newark, N. J.	Peoples Gas Light & Coke Company	Chicago
Barrett Manufacturing Company	Boston	Reed & Barton	Taunton, Mass.
California Fruit Canners' Assn.	Los Angeles	Rice & Hutchins	Boston
Cambria Steel Company	Johnstown, Pa.	Simmons Hardware Company	St. Louis
Canadian Car and Foundry Company	Montreal, Canada	Singer Sewing Machine Company	New York City
Canadian Steel Foundries, Ltd.	Montreal, Canada	N. Snellenburg & Company	Philadelphia
Cleveland Stone Company	Cleveland	Sperry Flour Company	Oakland, Cal.
Cluett Peabody Company	Troy, N. Y.	Spokane Dry Goods Company	Spokane, Wash.
Coe Brass Company	Torrington, Conn.	Standard Oil Company	New York City
Thos. Davidson Mfg. Company, Ltd.	Montreal, Canada	Storz Brewing Company	Omaha
Duquesne Steel Foundries	Pittsburgh	Swift & Company	Chicago
E. B. Eddy Company, Ltd.	Toronto, Canada	Times-Mirror Company	Los Angeles
N. K. Fairbank Company	St. Louis	Union Oil Company	Los Angeles
W. S. Forbes & Company	Richmond, Va.	Union Steel Casting Company	Pittsburgh
Gulf Refining Company	Pittsburgh	U. S. Express Company	New York City
Harrison Brothers & Company	Philadelphia	U. S. Tire Company	Hartford
T. C. Jenkins	Pittsburgh	U. S. Worsted Company	Lawrence, Mass.
Kohler & Campbell	New York City	Waters-Pierce Oil Company	St. Louis
A. C. Lawrence Leather Company	Boston	Wells Fargo & Company Express	St. Louis
Francis H. Leggett & Company	New York City	Westcott Express Company	New York City
Lord & Taylor	New York City	Western Fuel Company	San Francisco
John Lucas & Company	Philadelphia	L. Wolff Manufacturing Company	Chicago
W. F. McLaughlin & Company	Chicago	Woodward & Lothrop	Washington, D. C.
Morris & Company	Chicago	E. K. Wood Lumber Company	Oakland, Cal.

These are among the foremost American business houses—shrewd purchasers, seldom erring. Upon them depend thousands of other concerns for judgment in buying.

Like all well organized companies they purchase first on merit and second on the responsibility of the maker. They have as uniform a plan in buying as they have in manufacturing or selling.

When two or three pieces of goods seem on a par so far as merit goes, then they always decide in favor of the most responsible manufacturer. If it is machinery, belting, paper, locomotives or motor trucks, the plan of purchase is just the same. That's why they chose the Alco.

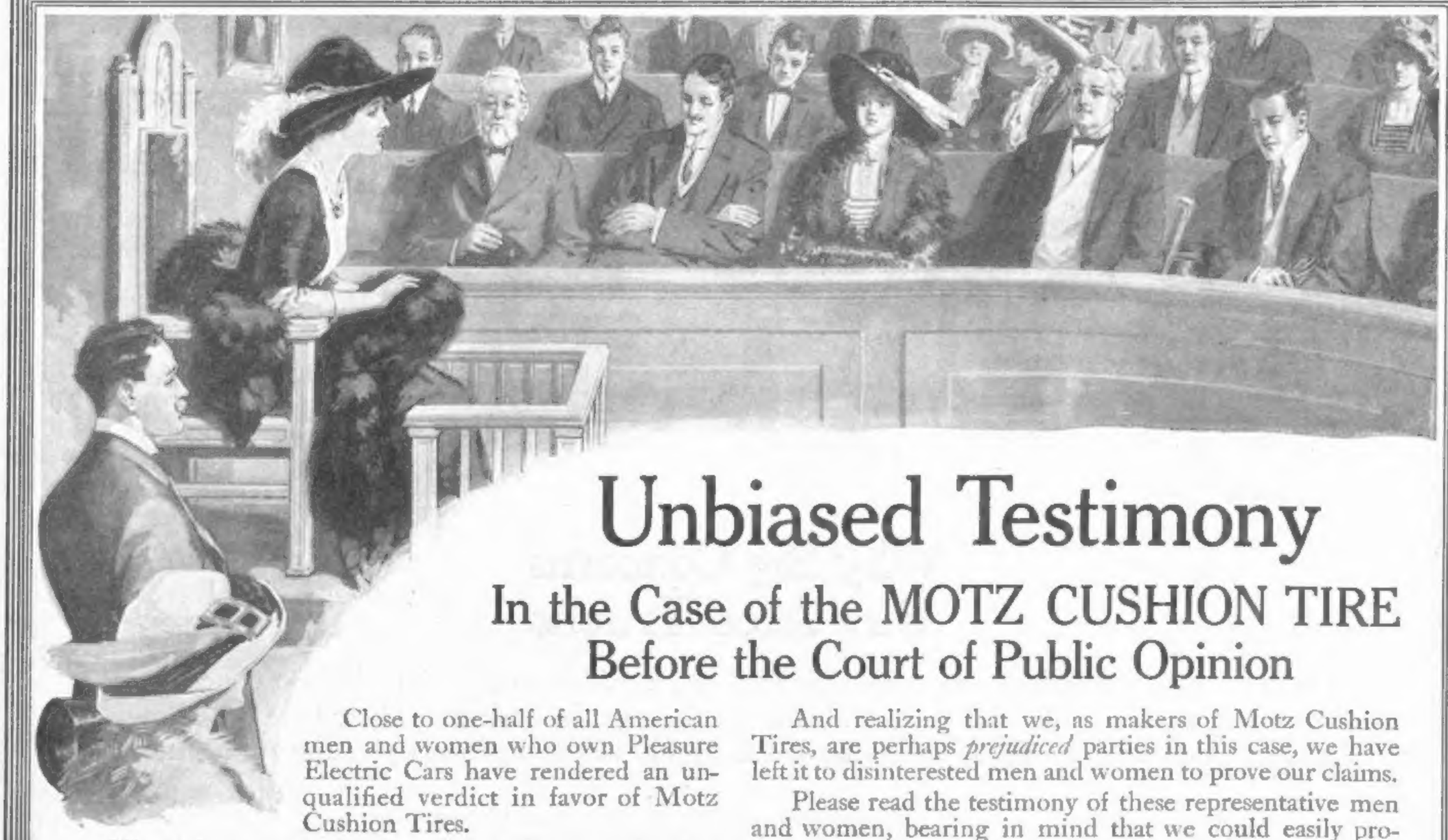
Here is the way most of them arrived at their decisions: The American Locomotive Company is a very large organization, capitalized at $50,000,000 and dating back to 1835 as movers of the world's goods. It has had extensive manufacturing experience, having seven large plants and having built to date over 51,000 rail locomotives, which are being operated all over the world. This long experience in the field of transportation has developed a fund of information possessed by few other companies—an accumulative transportation experience. It has built many motor trucks—to date about 1000. Sixty-two per cent. of them were purchased on reorders. That is a very high percentage. It shows the first Alco trucks must have performed their tasks well, for a concern seldom buys a second piece of machinery from a manufacturer when the first has proved unsatisfactory. Nearly everyone of these big houses have bought more Alco trucks. The Alco, therefore, must have merit. That is the logic of nearly every Alco purchase.

If Alco trucks save money for these firms, they may save money for you in your line of business. Write today for data about Alco trucks in your own business—contained in the new 112-page book on the Alco. Sent free. Address Division M.

ALCO
Motor Trucks
6½ Ton 5 Ton 3½ Ton 2 Ton

AMERICAN LOCOMOTIVE COMPANY 1886 Broadway, NEW YORK

Builders of Alco Motor Trucks, Alco Motor Cars and Alco Taxicabs — Movers of the World's Goods Since 1835 — Capital, $50,000,000



Unbiased Testimony

In the Case of the MOTZ CUSHION TIRE Before the Court of Public Opinion

Close to one-half of all American men and women who own Pleasure Electric Cars have rendered an unqualified verdict in favor of Motz Cushion Tires.

We seek now to win the other half; to make that verdict unanimous.

And realizing that we, as makers of Motz Cushion Tires, are perhaps *prejudiced* parties in this case, we have left it to disinterested men and women to prove our claims.

Please read the testimony of these representative men and women, bearing in mind that we could easily produce enough such letters to completely fill any issue of *The Saturday Evening Post*.

Worth More Than Her Jewels

Mt. Royal Entrance, Druid Hill Park,
Baltimore, Md., April 13, 1912.

Gentlemen: Baltimore is considered one of the hardest cities in the country on any car. We have terrible streets, some bad hills, and the majority of the paving here is cobblestones. The fact that our city is so rough on cars has handicapped the Electric cars more than the hills, for we can go up any hills the gas car can, but, oh, those cobbles!

I had the pleasure of equipping the first Electric car in Baltimore with Motz High Efficiency Cushion Tires, and the lady to whom I sold these tires had nothing but tire trouble before she purchased the MOTZ. She was so disgusted that she was going to dispose of the car on account of tire trouble, stating she did not feel safe to go out any more, as the idea of tire trouble took all the pleasure out of riding. So, I recommended the MOTZ. She left it to my judgment, and the first time I took her out she said she felt real independent now, as it was a pleasure to know that she could go out and have an enjoyable ride and know she was coming home safely and without any worry.

The lady in question is a very wealthy woman and has some very fine jewelry. She told me she wouldn't give the MOTZ Tires for the best piece of jewelry she possesses, and that's going some.

Very truly yours,
H. S. DITCH & CO., Inc.,
S. W. Binswanger,
Mgr. Electric Vehicle Dept.

Will Never Use Anything Else

727 Garland Avenue,
Los Angeles, Cal., Aug. 27, 1912.

Gentlemen: I cannot tell you how much pleasure we are having in the use of your tires. Have not had a particle of trouble, the tires do not show the least bit of wear, and have no cuts or scratches on them worth mentioning.

Several of our friends who have since purchased cars have purchased your tires upon our recommendation, and I say most emphatically that we shall never use anything else, and cannot recommend them too highly.

ROBERT F. JONES.

Absolutely No Trouble

Chicago, Ill., July 9, 1912.

Dear Sirs: Your favor of July 1st came duly. We have driven our electric, equipped with Motz Cushion Tires, since early in December, 1911, and have had absolutely no trouble with them. In fact, the tires have been working well and promise, we think, to exceed the mileage expected from them. So far the car has been run over four thousand miles, and the tires appear to show but little wear.

Yours truly,
LOUISE SOMERS,
4544 Forrestville Ave.

Practically as Easy as Pneumatics

Chicago, July 3, 1912.

Dear Sirs: Prior to October, 1911, I was very prejudiced against solid tires and would probably have continued to be of this opinion, had I not bought a new car one afternoon and had to take it with Motz Cushion Tires or not have it that day. The result has been that under no circumstances would I change back to pneumatics.

Your tires ride practically as easy as pneumatics and all annoyances and delays are eliminated. While Motz Cushion Tires cost a little more than pneumatics, they give more mileage and are cheaper in the end. My car has run six thousand miles and the tires look as good as new. I can cheerfully recommend Motz Cushion Tires to anyone desiring easy riding, avoidance of delays, inconveniences and, better still—expense of upkeep.

Yours very truly,
WM. SLAUGHTER,
1712 Michigan Ave.

Extreme Comfort—No Punctures

Chicago, Sept. 3, 1912.

Gentlemen: I buy many things that do not give satisfaction and have gone out of my way to warn my friends against them; but, on the other hand, I have gone just as far out of my way to recommend the Motz Tires as strongly as I know how. I never had real tire-comfort before, and my bank account thinks I am not running an automobile at all. Everyone who rides in my car, even over the roughest places, remarks on the extreme comfort; and the absence of apprehension about a puncture has made me enjoy my "evenings out" more than I have for years.

I notice very little wear on your tires although my wife has used the car almost constantly since last November.

I had all kinds of warning given me (by those to whose interest it was to have me use ordinary solid tires), such as "creeping," loosening, etc. None of these things has happened and there is not the slightest indication that they will.

You deserve all the business, and I think you will get it.

Yours truly,
B. D'EMO, 5 N. Wabash Ave.

As Good as New

Chicago, July 6, 1912.

Gentlemen: Your courteous attention to the needs of the users of your Motz Tires is gratifying indeed. Within the year just past, I have driven my electric more than 3,500 miles, and the Motz Cushion Tires have been perfectly satisfying and have not required one minute's attention. Some of my friends have expressed pleasure over the change to your tires. The tires now seem as good as new, which means, of course, that they are good for several years' service.

I thank you for your inquiry.

Yours very truly,
MRS. A. L. STRONG, 3963 Ellis Ave.

Agreeably Surprised

1625 West Broad Street,
Richmond, Va., Jan. 10, 1912.

Gentlemen: We have had snow and ice here for the past three days. Last night the Binswanger car carried six passengers up a very steep hill from the Academy of Music. The street was already covered with ice and at this time it was sleeting. The car pulled the icy hill better than another coupé equipped with pneumatic tires. This performance was a most agreeable surprise to me, as I happened to be driving the car.

Yours very truly,
THE WORTH ELECTRIC
VEHICLE CO., Inc.,
D. W. Richard, Pres.

16,000 Miles—No Skids

Chicago, June 24, 1912.

Gentlemen: In reply to yours of June 20th, 1912, I wish to state that I used one set of your tires for two and one-half years on my Electric Car.

My odometer showed that I had run the car over 16,000 miles. I exchanged the old tires for a set of your new improved ones in February of this year.

I ran the car nearly every day around the boulevards, balance of the winter on the ice and snow without chains, and never had a skid, so I have found your tires quite satisfactory. Yours truly,

J. B. ROBERTSON, 4244 Drexel Blvd.

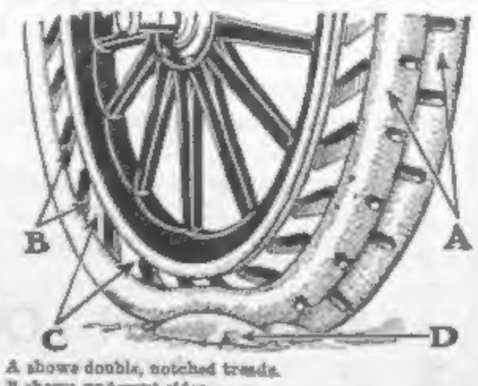
14,000 Miles

414-420 W. 43d St.,
Chicago, June 22, 1912.

Gentlemen: Your communication of the 20th at hand. Two years ago, when I purchased my Electric, it was equipped with Motz Cushion Tires and I got over 14,000 miles without any attention.

At that time I equipped my machine with tires of another make, which I had to discard in a little over a year. Since then I have had another set of Motz Tires on, giving entire satisfaction. Yours truly,

F. T. O'BRIEN.



A shows double, notched treads.
B shows undercut sides.
C shows sidewise bridges. D shows cushioning properties of tire when passing over a stone.

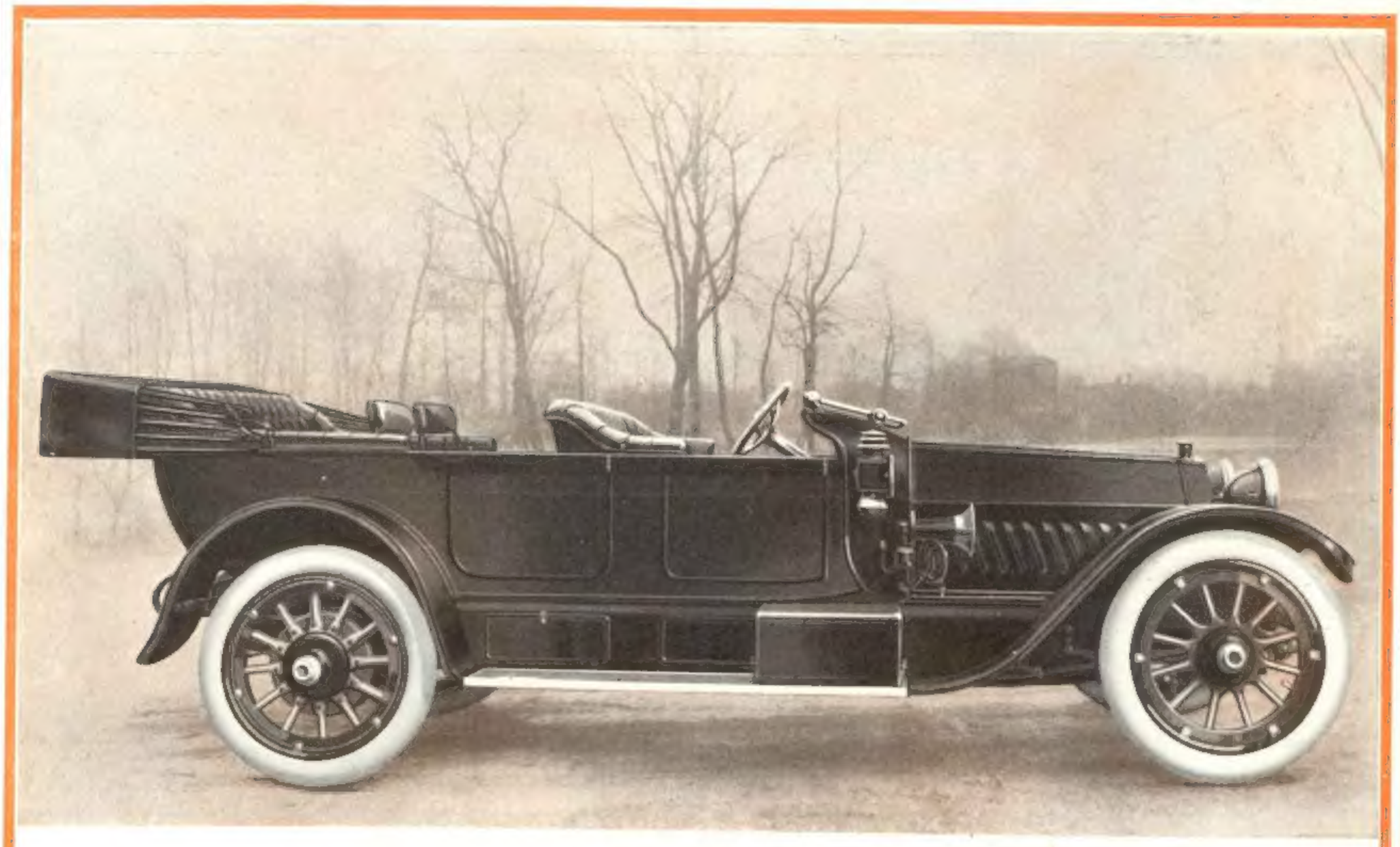
Motz Cushion Tires Fit Any Up-to-Date Electric. *Send Now for Latest Tire Book No. 96*

THE MOTZ TIRE & RUBBER CO. Factories and Executive Offices Akron, Ohio

Service Stations in All Principal Cities

BRANCHES: Boston, 4 Dundee St.; Chicago, 2023 Michigan Av.; Cleveland, 1932 Euclid Av.; Detroit, 999 Woodward Av.; St. Louis, 5187 Delmar Blvd. Kansas City, 409 E. 15th St.; New York, 1737 Broadway; Pittsburgh, 300 N. Craig St.; Philadelphia, 1409 Race St.; Los Angeles, 336 W. Pico St.

(292)



Oldsmobile 15TH Year

Oldsmobile Six

"Everything but the Gasoline"

Six cylinder motor, of maximum flexibility and power. Delco Electric Starting, Lighting and Ignition.

Combination splash and force feed oiling system; positive and automatic.

135 inch Wheel-base.
60 inch Springs.

Truffault-Hartford Shock Absorbers.

12 inch upholstery. Cape top and boot. Rain vision windshield. Speedometer and Clock.

Klaxon Warning Signal.
Demountable Rims.

Extra rim, coat rack, mats, tools, etc., and

a specially designed, power-driven air-pump, with accurate pressure gauge, regularly attached to motor and driven by engine gears, which inflates any tire to required pressure in from three to four minutes.

YOU will probably agree with the majority that this is the handsomest "Six" on the market. But you are interested in performance as well as appearance; you know that the old adage about "handsome is"—was never so true as when applied to the modern motor car.

The good looks of an Oldsmobile never stopped short at the paint—and the present model is no exception. To the mechanical expert, there is real beauty in the clean, effective design of the six-cylinder engine. A metallurgist would find no flaws in a microscopic examination of the materials. An expert in leather would class the upholstery as "A No. 1." Quality is apparent everywhere.

Best of all, this quality of design and material is made evident to the owner by a *performance* which never disappoints. From the time you start,—by pressing a button,—accelerate smoothly and rapidly to express speed, or slow down to a loiter without "stalling," the quiet, positive efficiency of your car is a revelation and a delight.

Seven-Passenger, $3350 ***Five-Passenger, $3200*** ***Four-Passenger, $3200***

We have direct factory representation in all the principal cities, and dealers from coast to coast, who will be pleased to show you this model—or write for catalog to

OLDS MOTOR WORKS, LANSING, MICHIGAN

RUBBERSET

TRADE MARK

Look at the photograph, and you have the facts of the RUBBERSET Tooth Brush in a glance. Here is a tooth brush sawed in half, and in spite of this, every bristle is held fast in a solid base of hard, vulcanized rubber. This test given to the ordinary tooth brush would have scattered the bristles to the four winds.

If we could only show you the inside makings of ordinary brushes, alongside the marvelous RUBBERSET construction, you would never neglect to use your RUBBERSET brush in the future.

The perfection of detail is even more apparent on the outside. Examine a RUBBERSET Tooth Brush, and note the fine imported bristles we use; the correct and scientific shaping of the various tufts and handles; the individual marking that denotes your brush from others of the family; the little extra screw hanger attached to the handle; and the *individual sealed box that keeps clean* the RUBBERSET Tooth Brush after it is sterilized at the factory.

Withal, the price is that of an ordinary tooth brush.

Your druggist or department store will sell you the RUBBERSET. If he fails to have the RUBBERSET in stock, then write to us. State his name and we will see that you are supplied.

Rubberset SHAVING Brushes

like all RUBBERSET brushes, cannot shed a bristle, because of the hard vulcanized rubber construction that holds the bristles forever.

Note the split section test in the photograph at the lower left hand corner.

RUBBERSET Shaving Brushes are sold by all Druggists, Hardware Stores, Cutlery and General Stores throughout the country.

Prices range from 25c upward to $7.

Send for catalog showing the features of a very extensive line. Every brush guaranteed.

RUBBERSET COMPANY (R. & C. H. T. Co., Props.) **Factories, Newark, N. J.**

(Also makers of RUBBERSET Nail Brushes, RUBBERSET Complexion Brushes, RUBBERSET Hair Brushes, RUBBERSET Home Brushes and RUBBERSET Paint Brushes)